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2003 Premium Rates Manual



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Section 1

Introduction



INTRODUCTION

a. 2003 Premium Rates Summary

Over the past six years, the Workplace Safety and Insurance Board (WSIB) has been able to reduce the average premium rate for Schedule 1 employers by 29 per cent. Two key external factors – investment market conditions and rising health care costs – now require the WSIB to increase premium rates. These are the same pressures that have caused insurance companies and other compensation boards throughout Canada to increase premium rates in recent years.

The average premium rate for 2003 will increase by 3 per cent from \$2.13 to \$2.19 for every \$100 of insurable earnings. The decision to increase premium rates came after consultation and discussion with employers (who pay 100 per cent of the premiums) and other stakeholders.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Since 1995, the WSIB has reduced the unfunded liability from \$10.9 billion to \$5.6 billion in 2001, and remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

Over the last seven years, the reduction in lost time injuries, and improvements in workplace health and safety, have helped mitigate the effects of rising claim costs on premium rates.

The classification scheme that defines the many rate groups used in setting premium rates has been modified for 2003 resulting in one new rate group being introduced. Thus, the number of rate groups in Schedule 1 has been increased from 156 to 157. More information about rate group changes can be found in Section 8 of this manual.

b. The Role of the Workplace Safety and Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of healthcare, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997*. The WSIB promotes the prevention of injuries and illnesses in Ontario workplaces and provides insurance benefits to workers who sustain injuries arising out of and in the course of employment or who contract occupational diseases.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims (including administrative costs), and for the cost of the WSIB's prevention activities.

WSIB revenue must cover all costs associated with both new and existing claims. The WSIB receives no government funding or assistance. Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*. Schedule 2 reimbursements also contribute to WSIB revenue, as do earnings from a diversified investment portfolio.

This *Premium Rates Manual* pertains only to Schedule 1 and not to Schedule 2 because it is only Schedule 1 employers who are charged WSIB insurance premiums.

c. Funding Strategy

The WSIB's approach to funding is flexible and responsive, with reviews that ensure premium rates are adjusted according to the success of our funding strategies. This helps us to keep rates low, while protecting the ongoing financial viability of the system.

The system currently has an unfunded liability, which means that sufficient funds are not available to pay for the full life of all the claims currently in the system. Our funding strategy remains on-target to eliminate the unfunded liability by 2014.

In 2001, the unfunded liability dropped to less than half its 1993 peak level of \$11,532 million. On December 31, 2001, it stood at \$5,657 million. The funding ratio (the ratio of our assets to our liabilities) stood at 67.2 per cent – its highest level since 1981.

A strategy is also in place to ensure that Schedule 2 employers, who are individually responsible for employee benefit costs and related administrative expenses, cover their liabilities.

In 2002, we introduced a "gains and losses" component to premium rates for Schedule 1 employers. Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, then there is a loss instead of a gain. For the 2003 premium rates, the gains and losses relate to accident years 1999 and 2000.

A gain results in a reduction in premium rates while a loss results in an increase. This procedure helps tune the premium rate after the fact so that actual experience is more accurately reflected.

d. Derivation of the 2003 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB's classification scheme, with each rate group having a different premium rate which reflects the inherent risk of the particular services or industries insured within that rate group.

The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes, which are further subdivided into 157 rate groups based on similarity of business activity and relative risk. The number of rate groups has increased from 156 to 157 in 2003, as a result of reconstituting Rate Group 641 *Clothing Stores*. More information about reclassifications can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB's *Employer Classification Manual*.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2003 premium year. These costs include:

- a) the expected future benefit costs and claims administrative expenses of new claims for the premium year,
- b) the WSIB's administrative expenses, accident prevention costs, and other statutory obligations for the premium year,
- c) the charge towards retiring the WSIB's unfunded liability in accordance with the WSIB's strategy to be fully funded by the year 2014, and
- d) the gains and losses generated by claims cost experience of accident years 1999 and 2000.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per \$100 of insurable earnings.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 2003 premium rates are based on claims experience and insurable earnings data for the most recent five years, that is, for the period from 1997 through 2001 inclusively.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB's official economic forecast.

In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including an economic outlook from *Informetrica*. This outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB's official forecast are shown below.

Economic Assumptions Supporting The 2003 Premium Rates				
Class	Earnings Growth 2001-2002	Earnings Growth 2002-2003	Employment Growth 2001-2002	Employment Growth 2002-2003
Class A: Forest Products	1.30%	2.50%	-3.20%	2.40%
Class B: Mining and Related Industries	-3.70%	0.00%	-6.50%	4.00%
Class C: Other Primary Industries	0.60%	1.70%	6.90%	-2.90%
Class D: Manufacturing	2.20%	2.60%	-2.20%	1.50%
Class E: Transportation And Storage	2.10%	3.00%	-0.70%	0.80%
Class F: Retail and Wholesale Trades	0.40%	1.50%	0.10%	1.30%
Class G: Construction	-0.50%	1.80%	2.00%	3.10%
Class H: Government and Related Services	1.70%	1.80%	1.60%	1.50%
Class I: Other Services	1.70%	1.80%	0.30%	2.70%
Schedule 1	1.40%	2.00%	0.40%	1.80%

e. Classification Scheme and Data Sources

As mentioned previously, Schedule 1 employers are divided into nine broad classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activity and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B *Mining and Related Industries* contains four (4) rate groups whereas Class D *Manufacturing* contains seventy-six (76) rate groups.

Rate groups are further divided into classification units, where the firms in each classification unit share similar business activities or relative risk. These classification units are used as a means of tracking the relative experience of various employer subgroups. All employers within a single rate group, no matter which classification unit they belong to in that rate group, are charged the same premium rate (before any adjustments such as for merit rating or experience rating).

The "Classes" referred to in this manual should not be confused with the various service delivery "Sectors" within the WSIB. In order to better address the unique needs of its customers, the WSIB has divided its Operations Division into sixteen "Sectors" (seventeen, including Schedule 2 employers). The WSIB recognizes that different industries are affected differently by workplace injuries – each has its own unique situations and concerns. For example, the factors affecting the Forestry sector may be markedly different from those affecting the Services sector. WSIB staff become specialists in the particular sector in which they work – this streamlines the workflow and ensures that each employer and employee is assisted by a WSIB employee with the required expertise in that industry.

The figures shown in the Supporting Documentation sections of this manual are based on the data available in the spring of 2002. Employers may obtain more recent information by calling the Employer Client Call Centre of the WSIB, who will direct calls to the appropriate WSIB department (see Section 11 of this manual for further contact information).



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Section 2

Definition of 2003 Premium Rate Components





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DEFINITION OF 2003 PREMIUM RATE COMPONENTS

A. New Claims Cost

1. Gross New Claims Cost The estimated cost of new claims for accidents expected to occur during 2003
2. SIEF
 - a. Relief The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries
 - b. Transfer Charge Contribution to provide for SIEF relief
3. Net New Claims Cost Gross New Claims Cost less SIEF relieved costs plus charge levied to fund SIEF

B. Overhead Expenses

1. Administrative Expenses Operating expenses, excluding claims administrative expenses, of the WSIB estimated for the year 2003
2. Legislative Obligations Expenses the WSIB is required to fund under the *Occupational Health and Safety Act* and the *Workplace Safety and Insurance Act*
3. Accident Prevention Expenses for the Safe Workplace Associations (SWAs) estimated for 2003
4. Total Overhead Expenses Total of Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses
 - a. Relief Relief granted for overhead expenses charged
 - b. Transfer Charge Contribution to provide for overhead relief



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- | | | |
|----|-----------------------|---|
| 5. | Net Overhead Expenses | Total Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses less Overhead Relief plus Transfer Charge for Overhead Relief |
| C. | Unfunded Liability | Payment required to retire the unfunded liability (UL) according to the funding strategy of the WSIB |
| D. | (Gain)/Loss | Adjustment reflecting the difference in actual vs. expected claims cost experience for accident year 1999 |
| E. | Premium Rate | Total cost per \$100 of insurable earnings required to fund new claims, overhead, and unfunded liability |



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Section 3

Summary of Allocation Rules





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SUMMARY OF ALLOCATION RULES FOR 2003 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, they are paid by rate groups belonging to a class.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief under the Second Injury and Enhancement Fund (SIEF).

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for a class are the sum of expenses for member rate groups.

C. Unfunded Liability

Unfunded Liability (UL) charge is determined for Schedule 1 as a whole. However, it is paid by rate groups.



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The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

D. (Gain)/Loss

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss instead of a gain. For the 2003 premium rates, gains and losses are based on accident years 1999 and 2000.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.



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Section 4

2003 Premium Rates

For Each Rate Group, by Class





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2003 PREMIUM RATES

Rate Group	Description	2003 Premium Rate (\$)
030	LOGGING	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	8.00
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.94
041	CORRUGATED BOXES	2.85
	CLASS A: FOREST PRODUCTS	4.52

(Premium Rates for Class B appear on next page)

2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
110	GOLD MINES	7.23
113	NICKEL MINES	5.58
119	OTHER MINES	5.37
134	AGGREGATES	5.46
CLASS B: MINING AND RELATED INDUSTRIES		5.93

(Premium Rates for Class C appear on next page)



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2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
159	LIVESTOCK FARMS	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.07
174	TOBACCO AND MUSHROOM FARMS	3.33
181	FISHING AND MISCELLANEOUS FARMING	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.13
190	LANDSCAPING AND RELATED SERVICES	5.45
	CLASS C: OTHER PRIMARY INDUSTRIES	3.67

(Premium Rates for Class D appear on next page)

2003 PREMIUM RATES

<u>Rate</u>		<u>2003</u>
<u>Group</u>	<u>Description</u>	<u>Premium</u>
		<u>Rate</u>
		<u>(\$)</u>
207	MEAT AND FISH PRODUCTS	4.12
210	POULTRY PRODUCTS	3.70
214	FRUIT AND VEGETABLE PRODUCTS	2.02
216	DAIRY PRODUCTS	1.64
220	OTHER BAKERY PRODUCTS	3.98
222	CONFECTIONERY	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.94
226	CRUSHED AND GROUND FOODS	1.62
230	ALCOHOLIC BEVERAGES	1.31
231	SOFT DRINKS	2.37
237	TIRES AND TUBES	3.81
238	OTHER RUBBER PRODUCTS	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.18
261	PLASTIC FILM AND SHEETING	1.77
263	OTHER PLASTIC PRODUCTS	3.41
273	TANNERIES AND LEATHER PRODUCTS	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.89
301	CLOTHING, FIBRE AND YARN	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.74
311	WOODEN CABINETS	4.85
312	WOODEN BOXES AND PALLETS	8.06
322	UPHOLSTERED FURNITURE	2.86
323	METAL FURNITURE	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	4.37
328	FURNITURE PARTS AND FIXTURES	3.65
333	PRINTING, PLATEMAKING AND BINDING	1.51
335	PUBLISHING	0.60
338	FOLDING CARTONS	1.72
341	PAPER PRODUCTS	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.02
358	FOUNDRIES	4.57
361	NON-FERROUS METAL INDUSTRIES	2.54
370	METAL TANKS	4.44
374	DOORS AND WINDOWS	3.67

2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.30
377	COATING OF METAL PRODUCTS	3.94
379	HARDWARE, TOOLS AND CUTLERY	2.28
382	METAL DIES, MOULDS AND PATTERNS	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.29
385	MACHINE SHOPS	2.40
387	OTHER METAL FABRICATING INDUSTRIES	3.26
389	METAL CLOSURES AND CONTAINERS	2.88
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.63
393	WIRE PRODUCTS	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.57
406	ELEVATORS AND ESCALATORS	2.94
408	BOILERS, PUMPS AND FANS	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	3.29
417	AIRCRAFT MANUFACTURING	1.01
419	MOTOR VEHICLE ASSEMBLY	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.63
424	MOTOR VEHICLE STAMPINGS	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.50
432	TRUCKS, BUSES AND TRAILERS	3.18
442	RAILROAD ROLLING STOCK	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.18
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.08
485	BRICKS, CERAMICS AND ABRASIVES	3.68
496	CONCRETE PRODUCTS	5.43
497	READY-MIX CONCRETE	3.71
501	NON-METALLIC MINERAL PRODUCTS	2.40
502	GLASS PRODUCTS	2.47
507	PETROLEUM AND COAL PRODUCTS	0.82
512	RESINS, PAINT, INK AND ADHESIVES	1.47



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Rate		2003
Group		Premium
Description		Rate
		(\$)
514	PHARMACEUTICALS AND MEDICINES	0.49
517	SOAP AND TOILETRIES	1.21
524	CHEMICAL INDUSTRIES	1.16
529	JEWELRY AND INSTRUMENTS	0.97
533	SIGNS AND DISPLAYS	3.64
538	SPORTING GOODS AND TOYS	4.81
542	OTHER MANUFACTURED PRODUCTS	2.14
CLASS D: MANUFACTURING		2.14

(Premium Rates for Class E appear on next page)



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Rate Group	Description	2003 Premium Rate (\$)
551	AIR TRANSPORT INDUSTRIES	1.73
553	AIR TRANSPORT SERVICES	1.25
560	WAREHOUSING	2.80
570	GENERAL TRUCKING	5.94
577	COURIER SERVICES	2.78
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.30
584	SCHOOL BUSES	2.57
590	AMBULANCE SERVICES	6.53
CLASS E: TRANSPORTATION AND STORAGE		4.62

(Premium Rates for Class F appear on next page)



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Rate		2003
<u>Group</u>	<u>Description</u>	<u>Premium</u>
		<u>Rate</u>
		<u>(\$)</u>
604	FOOD, SALES	2.43
606	GROCERY AND CONVENIENCE STORES	1.29
607	SPECIALTY FOOD STORES	3.20
608	BEER STORES	3.56
612	AGRICULTURAL PRODUCTS, SALES	2.58
630	VEHICLE SERVICES AND REPAIRS	3.72
633	PETROLEUM PRODUCTS, SALES	1.70
636	OTHER SALES	1.23
638	PHARMACIES	0.46
641	CLOTHING STORES	0.94
657	AUTOMOBILE AND TRUCK DEALERS	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	1.53
681	LUMBER AND BUILDERS SUPPLY	2.88
685	METAL PRODUCTS, WHOLESALE	2.91
689	WASTE MATERIALS RECYCLING	7.97
CLASS F: RETAIL AND WHOLESALE TRADES		1.61

(Premium Rates for Class G appear on next page)

2003 PREMIUM RATES

Rate Group	Description	2003 Premium Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.03
707	MECHANICAL AND SHEET METAL WORK	3.96
711	ROADBUILDING AND EXCAVATING	4.21
719	INSIDE FINISHING	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	5.00
728	ROOFING	12.36
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.80
741	MASONRY	12.36
748	FORM WORK AND DEMOLITION	17.18
751	SIDING AND OUTSIDE FINISHING	8.42
764	HomeBUILDING	10.96
	CLASS G: CONSTRUCTION	6.21

(Premium Rates for Class H appear on next page)



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2003 PREMIUM RATES

Rate Group	Description	2003 Premium Rate (\$)
810	SCHOOL BOARDS	0.68
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	3.55
833	ELECTRIC POWER GENERATION	0.74
835	OIL, POWER AND WATER DISTRIBUTION	1.19
838	NATURAL GAS DISTRIBUTION	0.30
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.77
852	HOMES FOR RESIDENTIAL CARE	2.77
853	HOSPITALS	0.86
857	NURSING SERVICES	2.19
858	GROUP HOMES	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	0.60
CLASS H: GOVERNMENT AND RELATED SERVICES		1.07

(Premium Rates for Class I appear on next page)



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2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2003</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
905	APARTMENT AND CONDOMINIUM SERVICES	2.42
908	OTHER REAL ESTATE SERVICES	1.27
911	SECURITY AND INVESTIGATION SERVICES	1.71
919	RESTAURANTS AND CATERING	1.81
921	HOTELS, MOTELS AND CAMPING	2.73
923	JANITORIAL SERVICES	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	4.88
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.79
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.34
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.30
962	ADVERTISING AND ENTERTAINMENT	0.94
975	LINEN AND LAUNDRY SERVICES	3.21
981	MEMBERSHIP ORGANIZATIONS	0.56
983	COMMUNICATIONS INDUSTRIES	0.35
	CLASS I: OTHER SERVICES	1.25
	SCHEDULE 1	2.19

Section 5

2003 Premium Rates

For Each Classification Unit, by Class



2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
0411-099	Logging Operations	A	030	11.25
0511-001	Reforestation Services	A	033	8.00
0511-002	Other Forestry Services	A	033	8.00
2511-000	Shingles and Shakes	A	033	8.00
2512-000	Sawmill and Planing Mill Products	A	033	8.00
2521-099	Veneer and Plywood Operations	A	036	5.16
2591-000	Wood Preservation	A	036	5.16
2592-000	Particle Board	A	036	5.16
2593-000	Wafer Board	A	036	5.16
2711-099	Pulp and Newsprint Operations	A	039	1.94
2713-000	Paperboard	A	039	1.94
2714-000	Building Board	A	039	1.94
2719-000	Specialty Paper Operations	A	039	1.94
2733-000	Paper Bags	A	039	1.94
2793-000	Paper Consumer Products	A	039	1.94
2732-000	Corrugated Box Operations	A	041	2.85

(Classification Units for Class B continue on the next page)



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2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
0611-000	Gold Mine Operations	B	110	7.23
0921-100	Gold Mines, Contracting	B	110	7.23
0613-000	Nickel Mine Operations	B	113	5.58
0921-200	Nickel Mines, Contracting	B	113	5.58
0612-000	Copper and Copper-zinc Mines	B	119	5.37
0614-000	Silver Mines	B	119	5.37
0615-000	Molybdenum Mines	B	119	5.37
0617-000	Iron Mines	B	119	5.37
0619-000	Other Metal Mines	B	119	5.37
0621-000	Asbestos Mines	B	119	5.37
0622-000	Peat Operations	B	119	5.37
0623-000	Gypsum Mines	B	119	5.37
0624-000	Potash Mines	B	119	5.37
0625-000	Salt Mines	B	119	5.37
0629-000	Other Non-metal Mines	B	119	5.37
0631-099	Coal Mines	B	119	5.37
0711-099	Crude Oil and Natural Gas	B	119	5.37
0911-000	Contract Drilling, Oil and Gas	B	119	5.37
0919-000	Other Services Incidental to Crude Oil	B	119	5.37
0921-300	Other Mines, Contracting	B	119	5.37
0929-001	Other Services Incidental to Mining	B	119	5.37
0811-000	Granite Quarries	B	134	5.46
0812-000	Limestone Quarries	B	134	5.46
0813-000	Marble Quarries	B	134	5.46
0814-000	Sandstone Quarries	B	134	5.46
0815-000	Shale Quarries	B	134	5.46
0821-000	Sand and Gravel Pit Operations	B	134	5.46

(Classification Units for Class C continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
0111-000	Dairy Farms	C	159	6.63
0112-000	Cattle Farms	C	159	6.63
0113-000	Hog Farms	C	159	6.63
0115-000	Sheep and Goat Farms	C	159	6.63
0119-000	Livestock Combination Farms	C	159	6.63
0122-000	Horse and Other Equine Farms	C	159	6.63
0239-002	Barn Cleaning	C	159	6.63
0131-000	Wheat Farms	C	167	2.07
0132-000	Small-grain Farms	C	167	2.07
0133-000	Oilseed Farms	C	167	2.07
0134-000	Grain Corn Farms	C	167	2.07
0135-000	Forage, Seed, and Hay Farms	C	167	2.07
0136-000	Dry Field Pea and Bean Farms	C	167	2.07
0138-000	Potato Farms	C	167	2.07
0139-000	Other Field Crop Farms	C	167	2.07
0141-000	Field Crop Combination Farms	C	167	2.07
0151-001	Fruit Farms	C	167	2.07
0151-002	Grape Growers	C	167	2.07
0152-000	Other Vegetable Farms	C	167	2.07
0159-000	Fruit and Vegetable Combination Farms	C	167	2.07
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.07
0137-000	Tobacco Farm Operations	C	174	3.33
0161-000	Mushroom Farm Operations	C	174	3.33
0121-000	Honey and Other Apiary Product Farms	C	181	3.35
0123-000	Furs and Skins, Ranch	C	181	3.35
0129-000	Other Animal Specialty Farms	C	181	3.35
0162-000	Greenhouses	C	181	3.35
0163-000	Plant Nurseries	C	181	3.35
0169-000	Other Horticultural Specialties	C	181	3.35
0311-099	Fishing	C	181	3.35
0331-099	Furs, Skins, and Other Trapping	C	181	3.35
0114-000	Poultry and Egg Farm Operations	C	184	2.13
0211-000	Veterinary Services	C	184	2.13
0212-000	Farm Animal Breeding Services	C	184	2.13
0213-000	Poultry Services	C	184	2.13
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.13
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.13
0222-000	Crop Dusting and Spraying Services	C	184	2.13
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.13
0239-001	Other Services Incidental to Agriculture	C	184	2.13
0321-000	Services Incidental To Fishing	C	184	2.13
8372-002	Wildlife Preservation and Research	C	184	2.13



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2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
0229-002	Tree Surgery and Removal	C	190	5.45
4212-000	Water Well Drilling	C	190	5.45
4219-000	Landscaping and Interlocking Brick	C	190	5.45
9959-002	Lawn Maintenance Services	C	190	5.45

(Classification Units for Class D continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
1011-001	Meat and Meat Products	D	207	4.12
1011-002	Deadstock	D	207	4.12
1021-000	Fish Products	D	207	4.12
1012-000	Poultry Operations	D	210	3.70
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.02
1032-000	Frozen Fruits and Vegetables	D	214	2.02
1041-000	Fluid Milk	D	216	1.64
1049-000	Other Dairy Products	D	216	1.64
1072-000	Other Bakery Operations	D	220	3.98
1082-000	Chewing Gum	D	222	1.37
1083-000	Sugar and Chocolate Confectionery	D	222	1.37
1071-000	Biscuit Operations	D	223	1.94
1092-000	Dry Pasta Products	D	223	1.94
1093-000	Snack Food Operations	D	223	1.94
1099-000	Other Food Operations	D	223	1.94
1051-000	Cereal Grain Flour	D	226	1.62
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.62
1053-000	Feed Operations	D	226	1.62
1061-000	Vegetable Oil Mills	D	226	1.62
1081-000	Cane and Beet Sugar	D	226	1.62
1091-000	Tea and Coffee	D	226	1.62
1211-000	Leaf Tobacco	D	226	1.62
1221-000	Tobacco Products	D	226	1.62
1094-000	Malt and Malt Flour	D	230	1.31
1121-000	Distillery Products	D	230	1.31
1131-001	Brewery Products	D	230	1.31
1131-002	Home Brewing Centres	D	230	1.31
1141-000	Wine	D	230	1.31
1111-000	Soft Drinks	D	231	2.37
1511-000	Tire and Tube Operations	D	237	3.81
5521-002	Tire Vulcanizing and Retreading	D	237	3.81
1521-000	Rubber Hose and Belting	D	238	2.63
1599-000	Other Rubber Operations	D	238	2.63
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.18

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
1631-000	Plastic Film and Sheeting Operations	D	261	1.77
3993-001	Fabric Coating Operations	D	261	1.77
1621-000	Plastic Pipe and Fitting Operations	D	263	3.41
1691-000	Plastic Bag Operations	D	263	3.41
1699-000	Other Plastic Product Operations	D	263	3.41
1711-000	Leather Tanneries	D	273	2.57
1712-000	Footwear	D	273	2.57
1713-000	Luggage, Purses and Handbags	D	273	2.57
1719-000	Other Leather and Allied Products	D	273	2.57
2495-000	Fur Goods	D	273	2.57
1821-000	Wool Yarn and Woven Cloth	D	289	3.89
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.89
1831-000	Broad Knitted Fabrics	D	289	3.89
1911-000	Natural Fibres Processing and Felt Products	D	289	3.89
1921-000	Carpet, Mat, and Rug Operations	D	289	3.89
1931-000	Canvas and Related Products	D	289	3.89
1991-000	Narrow Fabrics	D	289	3.89
1992-000	Contract Textile Dyeing and Finishing	D	289	3.89
1993-000	Household Products of Textile Materials	D	289	3.89
1994-000	Hygiene Products of Textile Materials	D	289	3.89
1995-000	Tire and Cord Fabric	D	289	3.89
1999-000	Other Processed Textile Products	D	289	3.89
1811-000	Fibre and Filament Yarn Operations	D	301	1.82
2431-099	Men's and Boys' Clothing	D	301	1.82
2435-000	Men's and Boys' Clothing Contractors	D	301	1.82
2441-099	Women's Clothing	D	301	1.82
2445-000	Women's Clothing Contractors	D	301	1.82
2451-000	Children's Clothing	D	301	1.82
2491-000	Sweaters	D	301	1.82
2492-000	Occupational Clothing	D	301	1.82
2493-000	Gloves	D	301	1.82
2494-000	Hosiery	D	301	1.82
2496-000	Foundation Garments	D	301	1.82
2499-000	Other Clothing and Apparel Operations	D	301	1.82
2541-000	Prefabricated Wooden Buildings	D	308	5.74
2549-000	Other Millwork Products	D	308	5.74
2599-000	Other Wood Operations	D	308	5.74
2542-000	Wooden Cabinet Operations	D	311	4.85
2561-000	Wooden Box and Pallet Operations	D	312	8.06

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
2612-000	Upholstered Household Furniture	D	322	2.86
6213-000	Furniture Refinishing and Repair Shops	D	322	2.86
2619-000	Metal Household Furniture	D	323	2.52
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.52
2581-000	Coffins and Caskets	D	325	4.37
2611-000	Wooden Household Furniture	D	325	4.37
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.37
2691-000	Bed Springs and Mattresses	D	328	3.65
2699-000	Other Furniture Parts and Fixtures	D	328	3.65
2811-000	Business Forms Printing	D	333	1.51
2819-000	Other Commercial Printing	D	333	1.51
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.51
2831-000	Book Publishing	D	335	0.60
2839-000	Other Publishing Operations	D	335	0.60
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.60
2849-000	Other Combined Publishing and Printing Operations	D	335	0.60
2731-000	Folding Carton Operations	D	338	1.72
2791-000	Coated and Treated Products	D	341	2.22
2792-000	Stationery Products	D	341	2.22
2799-000	Other Converted Paper Products	D	341	2.22
2919-000	Other Primary Steel Operations	D	352	2.02
2921-000	Steel Pipe and Tube Operations	D	352	2.02
2959-000	Other Primary Smelting and Refining Operations	D	352	2.02
2911-000	Ferro-alloys	D	358	4.57
2912-000	Steel Foundries	D	358	4.57
2941-000	Iron Foundry Operations	D	358	4.57
2951-000	Primary Production of Aluminum	D	361	2.54
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.54
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.54
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	D	361	2.54
3021-000	Metal Tank Operations	D	370	4.44
2543-000	Wooden Door and Window Operations	D	374	3.67
3031-000	Other Door and Window Operations	D	374	3.67

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
3022-000	Plate Work	D	375	4.30
3023-000	Pre-engineered Metal Buildings	D	375	4.30
3029-000	Other Fabricated Structural Metal Products	D	375	4.30
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.30
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.30
3244-000	Mobile Buildings	D	375	4.30
3271-099	Metal Boat and Ship Building Operations	D	375	4.30
3041-001	Other Metal Coating	D	377	3.94
3041-002	Powder Painting	D	377	3.94
3061-000	Basic Hardware	D	379	2.28
3063-000	Hand Tools and Implements	D	379	2.28
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.28
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.64
3071-000	Heating Equipment	D	383	2.29
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.29
3081-001	General Machine Shops	D	385	2.40
3081-002	Automotive Machine Shops	D	385	2.40
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.26
3092-000	Metal Valves	D	387	3.26
3099-001	Other Metal Fabricating Operations	D	387	3.26
3099-002	Metal Heat Treating	D	387	3.26
3042-000	Metal Closure and Container Operations	D	389	2.88
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.63
3051-000	Upholstery and Coil Springs	D	393	2.47
3052-000	Wire and Wire Rope	D	393	2.47
3053-000	Industrial Fasteners	D	393	2.47
3059-000	Other Wire Products	D	393	2.47
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.47
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.01
3321-000	Major Appliance Operations	D	402	2.01
3371-000	Electrical Transformer Operations	D	402	2.01
3193-000	Sawmill and Woodworking Machinery	D	403	1.57
3199-000	Other Machinery and Equipment Operations	D	403	1.57
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.94
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.94
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.22
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.22

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
3111-000	Agricultural Implement Operations	D	411	3.29
3192-001	Construction and Mining Machinery Operations	D	411	3.29
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.01
3231-000	Motor Vehicle Assembly Operations	D	419	2.63
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.47
3252-001	Motor Vehicle Electrical Parts	D	420	1.47
3391-000	Battery Operations	D	420	1.47
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.63
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.63
3256-000	Motor Vehicle Plastic Parts	D	421	2.63
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.63
3259-002	Powder Metallurgy Products	D	421	2.63
3259-003	Motor Vehicle Air Conditioners	D	421	2.63
3299-000	Other Transportation Equipment	D	421	2.63
3253-000	Motor Vehicle Stamping Operations	D	424	2.63
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.63
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.50
3241-000	Truck and Bus Body Operations	D	432	3.18
3242-000	Commercial Trailer Operations	D	432	3.18
3261-000	Railroad Rolling Stock Operations	D	442	2.50
3311-001	Small Electrical Appliance Operations	D	460	2.03
3311-002	Vacuum Cleaners and Systems	D	460	2.03
3331-000	Lighting Fixtures	D	460	2.03
3332-000	Lamps and Shades	D	460	2.03
3333-000	Electric Lamps (bulbs and tubes)	D	460	2.03
3252-002	Wiring Harnesses	D	466	2.18
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.18
3381-000	Communication and Energy Wire and Cable Products	D	466	2.18

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
3351-000	Telecommunication Equipment	D	468	0.30
3352-001	Electronic Parts and Components	D	468	0.30
3352-002	Precision Miniature Metal Products	D	468	0.30
3359-000	Other Communication and Electronic Equipment	D	468	0.30
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.30
3362-000	Electronic Office, Store, and Business Machines	D	468	0.30
3369-000	Other Office, Store, and Business Machines	D	468	0.30
3994-001	Musical Instruments	D	468	0.30
3994-002	Magnetic and Optical Media	D	468	0.30
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.08
3379-000	Industrial Electrical Equipment Operations	D	477	1.08
3392-000	Non-current-carrying Wiring Devices	D	477	1.08
3399-000	Other Electrical Products	D	477	1.08
3511-000	Bricks, Tiles, and Clay Products	D	485	3.68
3512-000	Ceramic, Porcelain, and China Operations	D	485	3.68
3571-000	Abrasives Operations	D	485	3.68
3591-000	Refractories	D	485	3.68
3541-000	Concrete Pipe	D	496	5.43
3542-000	Structural Concrete Products	D	496	5.43
3549-000	Other Concrete Products	D	496	5.43
3551-000	Ready-mix Concrete Operations	D	497	3.71
3521-000	Hydraulic Cement	D	501	2.40
3581-000	Lime Operations	D	501	2.40
3592-000	Asbestos Products	D	501	2.40
3593-000	Gypsum Products	D	501	2.40
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.40
3599-000	Other Non-metallic Mineral Products	D	501	2.40
3561-000	Primary Glass and Glass Container Operations	D	502	2.47
3562-000	Other Glass Products	D	502	2.47
2721-000	Asphalt Roofing	D	507	0.82
3611-000	Refined Petroleum Products	D	507	0.82
3612-000	Lubricating Oil and Grease	D	507	0.82
3699-000	Other Petroleum and Coal Products	D	507	0.82
3731-000	Plastic and Synthetic Resin Operations	D	512	1.47
3751-000	Paint and Varnish	D	512	1.47
3791-000	Printing Ink	D	512	1.47
3792-000	Adhesives	D	512	1.47
3741-000	Pharmaceutical and Medicine Operations	D	514	0.49

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
3761-000	Soap and Cleaning Compound Operations	D	517	1.21
3771-000	Toiletry Operations	D	517	1.21
3711-001	Industrial Inorganic Chemicals	D	524	1.16
3711-002	Compressed Gas	D	524	1.16
3712-000	Industrial Organic Chemicals	D	524	1.16
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.16
3722-000	Mixed Fertilizers	D	524	1.16
3729-000	Other Agricultural Chemicals	D	524	1.16
3799-001	Other Chemical Products	D	524	1.16
3799-002	Explosives	D	524	1.16
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.97
3912-000	Other Instruments	D	529	0.97
3913-000	Clocks and Watches	D	529	0.97
3914-000	Ophthalmic Goods	D	529	0.97
3921-001	Jewelry and Silverware Operations	D	529	0.97
3921-002	Arts and Crafts	D	529	0.97
3922-000	Precious Metal Secondary Refining	D	529	0.97
3999-002	Dental Laboratories	D	529	0.97
3999-003	Other Medical Products	D	529	0.97
3999-004	Art Supplies	D	529	0.97
9999-003	Artists	D	529	0.97
3971-000	Sign and Display Operations	D	533	3.64
3931-000	Sporting Goods Operations	D	538	4.81
3932-000	Toys and Games	D	538	4.81
3991-000	Brooms, Brushes, and Mops	D	538	4.81
3999-001	Other Manufacturing Operations	D	542	2.14

(Classification Units for Class E continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
4511-000	Scheduled Air Transport	E	551	1.73
4512-000	Non-scheduled Chartered Air Transport	E	551	1.73
4513-000	Non-scheduled Specialty Air Transport	E	551	1.73
4521-001	Airport Operations	E	553	1.25
4521-002	Private Airfields	E	553	1.25
4522-000	Aircraft Rental and Leasing	E	553	1.25
4523-000	Aircraft Servicing	E	553	1.25
4529-000	Other Services Incidental to Air Transport	E	553	1.25
4551-001	Marine Cargo Handling	E	560	2.80
4592-002	Freight Forwarders (warehousing)	E	560	2.80
4791-000	Refrigerated Warehousing	E	560	2.80
4799-000	Other Storage and Warehousing Operations	E	560	2.80
4561-000	General Freight Trucking	E	570	5.94
4562-000	Used Goods Moving and Storage	E	570	5.94
4563-000	Bulk Liquids Trucking	E	570	5.94
4564-000	Dry Bulk Materials Trucking	E	570	5.94
4565-000	Forest Products Trucking	E	570	5.94
4569-000	Other Truck Transport Operations	E	570	5.94
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.94
4592-001	Freight Forwarders (trucking)	E	570	5.94
4599-001	Other Services Incidental to Transportation	E	570	5.94
4599-002	Supply of Drivers and Helpers	E	570	5.94
4999-001	Waste Management Services	E	570	5.94
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.94
4999-004	Chemical Waste Recovery and Disposal	E	570	5.94
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.94
6399-002	Towing Services	E	570	5.94
4841-001	Rural Mail Delivery	E	577	2.78
4841-002	Postal Services	E	577	2.78
4842-000	Courier Service Operations	E	577	2.78

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
4531-000	Railway Transport	E	580	4.30
4532-000	Services Incidental to Railway Transport	E	580	4.30
4541-000	Freight and Passenger Water Transport	E	580	4.30
4542-000	Ferry Operations	E	580	4.30
4543-001	Marine Towing	E	580	4.30
4543-002	Towing Logs (marine)	E	580	4.30
4544-000	Ship Chartering	E	580	4.30
4549-000	Other Water Transport Operations	E	580	4.30
4552-000	Harbour and Port Operations	E	580	4.30
4553-000	Marine Salvage	E	580	4.30
4554-000	Piloting Services (water transport)	E	580	4.30
4559-001	Other Services Incidental to Water Transport	E	580	4.30
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.30
4571-001	Urban Transit Systems	E	580	4.30
4571-002	Bus Services	E	580	4.30
4572-000	Interurban and Rural Transit Systems	E	580	4.30
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.30
4575-000	Limousine Services	E	580	4.30
4581-001	Taxicabs	E	580	4.30
4589-000	Other Transportation Operations	E	580	4.30
4573-000	School Bus Operations	E	584	2.57
8631-000	Ambulance Operations	E	590	6.53

(Classification Units for Class F continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
5211-099	Wholesale Foods	F	604	2.43
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.43
5222-000	Alcoholic Beverages, Wholesale	F	604	2.43
6011-000	Supermarkets	F	604	2.43
6016-000	Meat Stores	F	604	2.43
6012-001	Grocery Stores	F	606	1.29
6012-002	Convenience and Variety Stores	F	606	1.29
6021-001	Liquor Stores	F	606	1.29
6021-002	Duty Free Shops	F	606	1.29
6022-000	Wine Stores	F	606	1.29
6013-000	Bakery Product Stores	F	607	3.20
6015-000	Fruit and Vegetable Stores	F	607	3.20
6019-000	Other Specialty Food Stores	F	607	3.20
6023-000	Beer Store Operations	F	608	3.56
4711-001	Terminal Grain Elevator Services	F	612	2.58
4711-002	Country Grain Elevator Services	F	612	2.58
5011-000	Livestock Dealers	F	612	2.58
5012-000	Grain Dealers	F	612	2.58
5019-000	Farm Products, Wholesale	F	612	2.58
5214-000	Poultry and Eggs, Wholesale	F	612	2.58
5931-000	Agricultural Feed, Wholesale	F	612	2.58
5932-000	Seeds, Wholesale	F	612	2.58
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.58
5911-000	Automotive Salvaging	F	630	3.72
6331-002	Lubricating Services	F	630	3.72
6351-000	Garages (general repairs)	F	630	3.72
6352-000	Paint and Body Repair Shops	F	630	3.72
6353-000	Muffler Replacement Shops	F	630	3.72
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.72
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.72
6359-000	Other Motor Vehicle Repair Shops	F	630	3.72
6391-000	Car Washes	F	630	3.72
6399-001	Other Motor Vehicle Services	F	630	3.72
5111-000	Other Petroleum Products, Sales	F	633	1.70
6331-001	Gas Bars	F	633	1.70

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
5241-000	Tobacco Products, Wholesale	F	636	1.23
5311-099	Apparel, Wholesale	F	636	1.23
5321-099	Dry Goods, Wholesale	F	636	1.23
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.23
5431-099	Household Furnishings, Wholesale	F	636	1.23
5521-001	Tires and Tubes, Wholesale	F	636	1.23
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.23
5621-000	Hardware, Wholesale	F	636	1.23
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.23
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.23
5731-002	Welding Equipment and Supplies	F	636	1.23
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.23
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.23
5921-099	Paper and Paper Products, Wholesale	F	636	1.23
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.23
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.23
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.23
5961-000	Jewelry and Watches, Wholesale	F	636	1.23
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.23
5981-000	General Merchandise, Wholesale	F	636	1.23
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.23
5992-000	Second-hand Goods, Wholesale	F	636	1.23
5999-000	Other Wholesale Product Operations	F	636	1.23
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.23
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.23
6231-000	Floor Covering Stores	F	636	1.23
6232-000	Drapery Stores	F	636	1.23
6341-000	Home and Auto Supply Stores	F	636	1.23
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.23
6411-000	Department Stores	F	636	1.23
6412-099	Other General Merchandise Stores	F	636	1.23
6511-000	Book and Stationery Stores	F	636	1.23
6521-000	Florist Shops	F	636	1.23
6522-000	Lawn and Garden Centres	F	636	1.23
6531-000	Hardware Stores	F	636	1.23
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.23
6541-099	Sporting Goods and Bicycle Shops	F	636	1.23
6551-000	Musical Instrument Stores	F	636	1.23
6552-000	Record and Tape Sales	F	636	1.23
6561-099	Jewelry and Watch Stores	F	636	1.23
6571-000	Camera and Photographic Supply Stores	F	636	1.23
6581-000	Toy and Hobby Stores	F	636	1.23
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.23
6591-000	Second-hand Merchandise Stores	F	636	1.23
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.23
6594-000	Luggage and Leather Goods Stores	F	636	1.23
6595-000	Monument and Tombstone Dealers	F	636	1.23
6596-000	Pet Stores	F	636	1.23
6597-000	Coin and Stamp Dealers	F	636	1.23
6599-000	Other Retail Stores	F	636	1.23

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
6911-000	Vending Machine Operators	F	636	1.23
6921-000	Mail Order Houses	F	636	1.23
5231-099	Drugs and Toiletries, Wholesale	F	638	0.46
6031-001	Pharmacy Operations	F	638	0.46
6031-002	Large Drugstores	F	638	0.46
6032-000	Patent Medicine and Toiletry Stores	F	638	0.46
6592-000	Opticians' Shops	F	638	0.46
6111-000	Shoe Stores	F	641	0.94
6121-000	Men's Clothing Stores	F	641	0.94
6131-000	Women's Clothing Stores	F	641	0.94
6141-000	Children's Clothing Stores	F	641	0.94
6142-000	Fur Stores	F	641	0.94
6149-000	Other Clothing Stores	F	641	0.94
6151-000	Fabric and Yarn Stores	F	641	0.94
6239-000	Other Household Furnishing Stores	F	641	0.94
5511-000	Automobile Importers	F	657	0.65
5512-000	Other Motor Vehicle Importers	F	657	0.65
6311-000	Automobiles and Trucks (new), Sales	F	657	0.65
6312-000	Automobiles and Trucks (used), Sales	F	657	0.65
9921-000	Automobile and Truck Rental and Leasing	F	657	0.65
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.38
5744-000	Computer and Related Equipment, Sales	F	668	0.38
5791-000	Office and Store Equipment, Sales	F	668	0.38
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.53
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.53
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.53
5722-000	Mining Machinery and Supplies, Sales	F	670	1.53
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.53
5792-000	Service Machinery and Supplies, Sales	F	670	1.53
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.53
6322-099	Marine Equipment, Sales and Rentals	F	670	1.53
6323-099	Other Recreational Vehicle Dealers	F	670	1.53
6598-000	Mobile Home Dealers	F	670	1.53
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.88
5631-002	Self-serve Retail Building Supplies	F	681	2.88
5639-000	Other Building Materials, Sales	F	681	2.88
5993-000	Forest Products, Wholesale	F	681	2.88
5611-000	Iron and Steel Primary Forms and Structural Shapes, Wholesale	F	685	2.91
5612-000	Other Iron and Steel Products, Wholesale	F	685	2.91
5613-000	Non-ferrous Metal and Metal Products, Wholesale	F	685	2.91
5619-000	Metal and Metal Product Combination Wholesalers	F	685	2.91



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2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
5919-001	Other Waste Materials Recycling	F	689	7.97
5919-002	Metal Waste Materials Recycling	F	689	7.97

(Classification Units for Class G continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
4261-000	Electrical Work	G	704	3.03
4499-001	Other Services Incidental to Construction	G	704	3.03
7799-012	Office Furniture Installation	G	704	3.03
4241-002	Drain Contractors	G	707	3.96
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.96
4244-000	Sheet Metal and Other Duct Work	G	707	3.96
4256-000	Thermal Insulation Work	G	707	3.96
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.96
4113-002	Gas Distribution Lines	G	711	4.21
4121-001	Highways, Streets, and Small Bridges	G	711	4.21
4129-002	Park Grounds and Recreational Open Space	G	711	4.21
4213-000	Septic System Installation	G	711	4.21
4214-000	Excavating and Grading	G	711	4.21
4215-000	Equipment Rental (with operator)	G	711	4.21
4216-000	Asphalt Paving	G	711	4.21
4217-000	Fencing and Deck Installation	G	711	4.21
4293-000	Swimming Pool Installation	G	711	4.21
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.09
4275-001	Painting and Decorating	G	719	7.09
4276-000	Terrazzo and Tile Work	G	719	7.09
4277-099	Carpeting and Flooring	G	719	7.09
7799-002	Interior Designing Services	G	719	7.09
4012-000	Apartment and Condominium Construction	G	723	5.00
4021-099	Industrial, Commercial, and Institutional Construction	G	723	5.00
4111-099	Heavy Engineering Construction	G	723	5.00
4211-002	Non-structural Interior Demolition	G	723	5.00
4411-000	Construction Project Management	G	723	5.00
7712-002	Supply of Labour, Construction	G	723	5.00
4235-000	Roof Shingling	G	728	12.36
4236-000	Sheet Metal and Built-up Roofing	G	728	12.36
4113-001	Gas and Oil Pipelines, Construction	G	732	5.84
4121-002	Large Bridge Construction	G	732	5.84
4122-000	Waterworks and Sewage Systems	G	732	5.84
4129-001	Other Heavy Construction	G	732	5.84
4221-000	Piledriving Work	G	732	5.84
4255-000	Millwright and Rigging Work	G	737	6.80
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.80
4299-000	Other Trade Work	G	737	6.80
9942-000	Custom Welding Services	G	737	6.80
4231-000	Masonry Operations	G	741	12.36

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
4211-001	Wrecking and Structural Demolition	G	748	17.18
4222-001	Form Work (high-rise)	G	748	17.18
4224-002	Concrete Cutting and Drilling	G	748	17.18
4225-000	Precast Concrete Installation	G	748	17.18
4227-000	Structural Steel Erection	G	748	17.18
4229-000	Other Structural Work	G	748	17.18
4275-002	Painting of Structures	G	748	17.18
9952-001	Above Ground Window Cleaning	G	748	17.18
9959-001	Other Services to Buildings and Dwellings	G	748	17.18
4223-000	Steel Reinforcing	G	751	8.42
4224-001	Concrete Finishing	G	751	8.42
4224-003	Concrete Sealing	G	751	8.42
4232-000	Siding Work	G	751	8.42
4233-000	Glass and Glazing Work	G	751	8.42
4234-001	Insulation Work	G	751	8.42
4239-000	Caulking and Weatherstripping	G	751	8.42
4011-099	Homebuilding Operations	G	764	10.96
4222-002	Form Work (low-rise)	G	764	10.96
4226-000	Rough and Framing Carpentry	G	764	10.96
4274-000	Finish Carpentry	G	764	10.96
4491-000	Land Developers	G	764	10.96
4499-002	House Raising/Moving	G	764	10.96

(Classification Units for Class H continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
8511-001	Elementary and Secondary School Boards	H	810	0.68
8511-002	Private Schools	H	810	0.68
8521-000	Post-Secondary Non-university Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	3.55
4124-002	Cable Television Contractors	H	830	3.55
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	3.55
4911-003	Generation of Electric Power	H	833	0.74
4612-000	Crude Oil Pipeline Transport	H	835	1.19
4619-000	Other Pipeline Transport Operations	H	835	1.19
4911-001	Electric Power Systems	H	835	1.19
4931-000	Water Systems	H	835	1.19
4999-002	Operation of Steam Generated Power Plants	H	835	1.19
4611-000	Natural Gas Pipeline Transport	H	838	0.30
4921-000	Gas Distribution Systems	H	838	0.30
7799-013	Other Services Incidental to Government	H	845	1.62
8321-099	General Municipal/Regional Operations	H	845	1.62
8324-000	Firefighting Services	H	845	1.62
8351-000	Band Councils	H	845	1.62
8372-001	Regional Conservation Authorities	H	845	1.62
8411-000	Other Government Agencies	H	845	1.62
8621-001	Nursing Home Operations	H	851	2.77
8621-002	Residential Home Operations	H	852	2.77
8611-000	General Hospitals	H	853	0.86
8612-000	Rehabilitation Hospitals	H	853	0.86
8613-000	Extended Care Hospitals	H	853	0.86
8614-000	Psychiatric Hospitals	H	853	0.86
8615-000	Addiction Hospitals	H	853	0.86
8616-000	Outpost Hospitals	H	853	0.86
8617-000	Paediatric Hospitals	H	853	0.86
8619-000	Other Specialty Hospitals	H	853	0.86
8634-000	Nursing and Other Health Care Operations	H	857	2.19
8662-099	Offices of Nurses	H	857	2.19

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
8622-000	Homes for the Physically Challenged and/or Disabled	H	858	2.44
8623-000	Homes for the Developmentally Handicapped	H	858	2.44
8624-000	Homes for the Mentally Handicapped/Disabled	H	858	2.44
8625-000	Homes for Emotionally Distressed Children	H	858	2.44
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.44
8627-000	Homes for Children in Need of Protection	H	858	2.44
8628-000	Homes for Single Mothers	H	858	2.44
8629-000	Other Institutional Health and Social Services	H	858	2.44
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.86
8633-000	Health Rehabilitation Clinics	H	861	0.86
8635-000	Public Health Clinics and Community Health Centres	H	861	0.86
8639-000	Other Non-institutional Health Services	H	861	0.86
8641-000	Child Daycare and Nursery School Services	H	861	0.86
8644-000	Life Skills Training Facilities	H	861	0.86
8647-000	Social Rehabilitation Services	H	861	0.86
8648-000	Crisis Intervention	H	861	0.86
8649-000	Other Non-institutional Social Services	H	861	0.86
8642-000	Child Welfare Services	H	875	0.60
8643-000	Family Planning Services	H	875	0.60
8646-000	Meal Services (non-commercial)	H	875	0.60
8651-099	Offices of Physicians	H	875	0.60
8653-099	Offices of Dentists	H	875	0.60
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.60
8664-000	Offices of Nutritionists and Dietitians	H	875	0.60
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.60
8666-000	Offices of Optometrists	H	875	0.60
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.60
8668-000	Offices of Denturists	H	875	0.60
8669-000	Offices of Other Health Practitioners	H	875	0.60
8671-000	Offices of Psychologists	H	875	0.60
8672-000	Offices of Social Workers	H	875	0.60
8679-000	Offices of Other Social Service Practitioners	H	875	0.60
8681-000	Medical Laboratories	H	875	0.60
8682-000	Radiological Laboratories	H	875	0.60
8683-000	Combined Medical and Radiological Laboratories	H	875	0.60
8684-000	Public Health Laboratories	H	875	0.60
8685-000	Blood Bank Laboratories	H	875	0.60
8689-000	Other Health Laboratories	H	875	0.60
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.60
8692-000	Health Care Standards Agencies	H	875	0.60
8693-000	Health Care Research Agencies	H	875	0.60
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.60
8699-000	Other Health and Social Service Associations and Agencies	H	875	0.60

(Classification Units for Class I continue on the next page)

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
7511-001	Operators of Apartment Buildings	I	905	2.42
7511-002	Operators of Condominiums	I	905	2.42
7512-001	Operators of Non-residential Buildings	I	908	1.27
7512-002	Self-serve Storage Facilities	I	908	1.27
7512-003	Operators of Recreational Buildings	I	908	1.27
7599-001	Other Real Estate Operators	I	908	1.27
9732-000	Cemeteries and Crematoria	I	908	1.27
9991-000	Parking Lot Operations	I	908	1.27
7791-001	Security Services	I	911	1.71
7791-003	Detective Agencies	I	911	1.71
7791-004	Armoured Car Services	I	911	1.71
9211-000	Restaurants, Licensed	I	919	1.81
9212-000	Restaurants, Unlicensed	I	919	1.81
9213-000	Take-out Food Services	I	919	1.81
9214-001	Caterers	I	919	1.81
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.81
9221-000	Taverns, Bars, and Nightclubs	I	919	1.81
7599-002	Mobile Home Parks	I	921	2.73
9111-000	Hotels and Motor Hotels	I	921	2.73
9112-000	Motels	I	921	2.73
9113-000	Tourist Courts and Cabins	I	921	2.73
9114-000	Guest Houses and Tourist Homes	I	921	2.73
9121-000	Lodging Houses and Residential Clubs	I	921	2.73
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.73
9141-000	Outfitters	I	921	2.73
9149-001	Other Recreation and Vacation Camps	I	921	2.73
9149-002	Children's Educational Camps	I	921	2.73
9726-000	Carpet Cleaning	I	923	3.36
9952-002	Ground Level Window Cleaning	I	923	3.36
9953-001	Janitorial Operations	I	923	3.36
9953-002	Other Cleaning Services	I	923	3.36
9959-005	Window Tinting of Buildings	I	923	3.36
9959-006	Pool Services	I	923	3.36
7712-001	Supply of Non-clerical Labour Operations	I	929	4.88
7799-004	Custom Packaging	I	933	2.79
9911-000	Industrial Machinery and Equipment Rental and Leasing	I	933	2.79
9912-000	Audio-visual Equipment Rental and Leasing	I	933	2.79
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.79
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.79
9941-000	Electric Motor Repair	I	933	2.79
9949-000	Other Repair Services	I	933	2.79

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
9643-000	Horse Race Tracks	I	937	1.56
9644-000	Other Race Tracks	I	937	1.56
9651-000	Golf Courses	I	937	1.56
9652-000	Curling Clubs	I	937	1.56
9653-000	Skiing Facilities	I	937	1.56
9659-001	Other Sports and Recreational Clubs	I	937	1.56
9659-002	Youth Clubs	I	937	1.56
9661-001	Gambling Operations	I	937	1.56
9661-002	Lotteries and Casinos	I	937	1.56
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.56
9692-000	Amusement Parks	I	937	1.56
9693-000	Dance Halls, Studios and Schools	I	937	1.56
9694-000	Coin-operated Amusement Services	I	937	1.56
9695-000	Roller Skating Facilities	I	937	1.56
9696-000	Botanical and Zoological Gardens	I	937	1.56
9699-001	Other Amusement and Recreational Services	I	937	1.56
9699-002	Horse Trainers and Riding Operations	I	937	1.56
9711-099	Barber and Beauty Shops	I	944	2.34
9723-000	Self-serve Laundries and/or Dry Cleaners	I	944	2.34
9724-000	Valet Services and Cleaning Depots	I	944	2.34
9731-000	Funeral Homes	I	944	2.34
9741-099	Domestic Services	I	944	2.34
9791-000	Shoe Repair	I	944	2.34
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.34
9799-000	Other Personal Services	I	944	2.34
9951-000	Disinfecting and Exterminating Services	I	944	2.34
9999-001	Miscellaneous Services	I	944	2.34
9999-002	Automobile Associations	I	944	2.34
7011-000	Central Banks	I	956	0.17
7021-000	Chartered Banks	I	956	0.17
7029-000	Other Banking-type Intermediaries	I	956	0.17
7031-000	Trust Companies	I	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-operative Mortgage Companies	I	956	0.17
7051-099	Credit Unions	I	956	0.17
7099-000	Other Deposit Accepting Intermediaries	I	956	0.17
7111-000	Consumer Loan Companies	I	956	0.17
7121-000	Sales Finance Companies	I	956	0.17
7122-000	Credit Card Companies	I	956	0.17
7123-000	Factoring Companies	I	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	I	956	0.17
7129-000	Other Business Financing Companies	I	956	0.17
7211-000	Investment (mutual) Funds	I	956	0.17
7212-000	Retirement Savings Funds	I	956	0.17
7213-000	Segregated Funds	I	956	0.17
7214-000	Investment Companies	I	956	0.17
7215-000	Holding Companies	I	956	0.17
7221-000	Mortgage Investment Companies	I	956	0.17
7222-000	Real Estate Investment Trusts	I	956	0.17

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
7229-000	Other Mortgage Companies	I	956	0.17
7291-000	Trusteed Pension Funds	I	956	0.17
7292-000	Estate, Trust, and Agency Funds	I	956	0.17
7299-000	Other Investment Intermediaries	I	956	0.17
7311-000	Life Insurers	I	956	0.17
7321-000	Deposit Insurers	I	956	0.17
7331-000	Health Insurers	I	956	0.17
7339-000	Other Casualty and Property Insurers	I	956	0.17
7411-000	Investment Dealers	I	956	0.17
7412-000	Stock Brokers	I	956	0.17
7413-000	Commodity Brokers	I	956	0.17
7421-000	Mortgage Brokers	I	956	0.17
7431-000	Stock Exchanges	I	956	0.17
7432-000	Commodity Exchanges	I	956	0.17
7499-000	Other Financial Intermediaries	I	956	0.17
7611-000	Insurance and Real Estate Agencies	I	956	0.17
7711-001	Supply of Clerical Labour Operations	I	956	0.17
7711-003	Placement Agencies	I	956	0.17
7711-100	Out of Province Operations - Class A	I	956	0.17
7711-200	Out of Province Operations - Class B	I	956	0.17
7711-300	Out of Province Operations - Class C	I	956	0.17
7711-400	Out of Province Operations - Class D	I	956	0.17
7711-500	Out of Province Operations - Class E	I	956	0.17
7711-600	Out of Province Operations - Class F	I	956	0.17
7711-700	Out of Province Operations - Class G	I	956	0.17
7711-800	Out of Province Operations - Class H	I	956	0.17
7711-900	Out of Province Operations - Class I	I	956	0.17
7731-000	Chartered and Certified Accountants	I	956	0.17
7739-000	Other Accounting and Bookkeeping Services	I	956	0.17
7761-000	Offices of Lawyers and Notaries	I	956	0.17
7792-000	Credit Bureau Services	I	956	0.17
7793-000	Collection Agencies	I	956	0.17
7799-003	Actuarial Services	I	956	0.17
0231-000	Agricultural Management and Consulting Services	I	958	0.30
4555-000	Marine Shipping Agencies	I	958	0.30
4592-003	Freight Forwarders (brokers)	I	958	0.30
7721-001	Software Development and Computer Services	I	958	0.30
7722-000	Computer Equipment Maintenance and Repair	I	958	0.30
7751-000	Offices of Architects	I	958	0.30
7752-000	Offices of Engineers	I	958	0.30
7759-001	Other Scientific and Technical Services	I	958	0.30
7759-002	Research and Development	I	958	0.30
7771-001	Management Consulting Services	I	958	0.30
7771-002	Property Management Services	I	958	0.30
7794-000	Customs Brokers and Consultants	I	958	0.30
7795-999	Telephone Answering Services / Call Centres	I	958	0.30
7796-001	Business Service Centres	I	958	0.30
7796-002	Microfilming and Micrographing Services	I	958	0.30
7799-001	Miscellaneous Business Services	I	958	0.30
7799-005	Translation Services	I	958	0.30
7799-006	Custom Typing Services	I	958	0.30
7799-007	Manufacturer's Agents	I	958	0.30
7799-009	Meter Reading	I	958	0.30

2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
7799-010	Other Brokers	I	958	0.30
7799-011	Quality Assurance	I	958	0.30
9931-000	Photographers	I	958	0.30
9961-000	Ticket and Travel Agencies	I	958	0.30
9962-001	Tour Packagers	I	958	0.30
2821-002	Photographic Film Processing	I	962	0.94
7741-000	Advertising Agencies	I	962	0.94
7742-000	Media Representatives	I	962	0.94
7743-000	Display and Billboard Advertising	I	962	0.94
7749-000	Other Advertising Services	I	962	0.94
9611-000	Motion Picture and Video Production	I	962	0.94
9612-000	Motion Picture and Video Distribution	I	962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.94
9614-000	Sound Recording Services	I	962	0.94
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.94
9621-000	Regular Motion Picture Theatres	I	962	0.94
9622-000	Outdoor Motion Picture Theatres	I	962	0.94
9629-000	Other Motion Picture Exhibition	I	962	0.94
9631-000	Entertainment Production Companies and Artists	I	962	0.94
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.94
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.21
9725-000	Linen Supply Services	I	975	3.21
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.21
7791-002	Corps of Commissionaires	I	981	0.56
9811-000	Religious Organizations	I	981	0.56
9821-000	Business Associations	I	981	0.56
9831-000	Health and Social Service Professional Membership Associations	I	981	0.56
9839-000	Other Professional Membership Associations	I	981	0.56
9841-000	Labour Organizations	I	981	0.56
9851-000	Political Organizations	I	981	0.56
9861-001	Civic and Fraternal Organizations	I	981	0.56
9861-002	Cultural Organizations	I	981	0.56
4811-000	Radio Broadcasting	I	983	0.35
4812-000	Television Broadcasting	I	983	0.35
4813-000	Combined Radio and Television Broadcasting	I	983	0.35
4814-000	Cable Television	I	983	0.35
4821-000	Telecommunication Carriers	I	983	0.35
4839-000	Other Telecommunication Operations	I	983	0.35

Section 6

Supporting Documentation for Each Class



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Section 6 - A

Class A – Supporting Documentation



2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$208,071,447	\$56,100	\$37,625	5,530	242	4.38%
1998	\$201,413,783	\$58,200	\$37,750	5,336	198	3.71%
1999	\$208,122,549	\$59,200	\$39,659	5,248	239	4.55%
2000	\$223,376,647	\$59,300	\$42,414	5,267	227	4.31%
2001	\$227,308,562	\$60,600	\$42,442	5,356	195	3.64%
2002	\$222,895,139	\$64,600	\$42,994	5,185	191	3.68%
2003	\$233,950,738	\$65,600	\$44,069	5,309	194	3.65%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$298,276,412	\$56,100	\$32,447	9,193	512	5.57%
1998	\$324,741,513	\$58,200	\$33,469	9,703	553	5.70%
1999	\$339,160,996	\$59,200	\$33,206	10,214	578	5.66%
2000	\$366,610,610	\$59,300	\$34,749	10,550	591	5.60%
2001	\$357,056,549	\$60,600	\$35,487	10,062	542	5.39%
2002	\$350,123,939	\$64,600	\$35,948	9,740	516	5.30%
2003	\$367,490,086	\$65,600	\$36,847	9,974	524	5.25%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1997	\$153,807,150	\$56,100		\$30,357	5,067	171	3.37%
1998	\$166,307,714	\$58,200		\$30,990	5,367	174	3.24%
1999	\$179,396,984	\$59,200		\$31,073	5,773	199	3.45%
2000	\$190,097,939	\$59,300		\$32,926	5,774	238	4.12%
2001	\$179,559,932	\$60,600		\$32,702	5,491	166	3.02%
2002	\$176,073,596	\$64,600		\$33,127	5,315	164	3.09%
2003	\$184,806,847	\$65,600		\$33,955	5,443	165	3.03%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$905,973,508	\$56,100	\$38,402	23,592	256	1.09%
1998	\$906,853,116	\$58,200	\$38,495	23,557	232	0.98%
1999	\$955,137,030	\$59,200	\$38,658	24,707	250	1.01%
2000	\$927,467,044	\$59,300	\$40,206	23,068	285	1.24%
2001	\$935,707,153	\$60,600	\$44,415	21,067	268	1.27%
2002	\$917,539,463	\$64,600	\$44,992	20,393	239	1.17%
2003	\$963,049,420	\$65,600	\$46,117	20,882	237	1.13%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$209,255,877	\$56,100		\$31,513	6,640	151	2.27%
1998	\$238,455,536	\$58,200		\$31,528	7,563	169	2.23%
1999	\$256,153,226	\$59,200		\$31,905	8,029	204	2.54%
2000	\$277,967,325	\$59,300		\$33,530	8,290	242	2.92%
2001	\$280,244,004	\$60,600		\$33,849	8,279	211	2.55%
2002	\$274,802,786	\$64,600		\$34,289	8,014	214	2.67%
2003	\$288,433,005	\$65,600		\$35,146	8,206	216	2.63%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,775,384,394	\$56,100	\$35,492	50,022	1,332	2.66%
1998	\$1,837,771,662	\$58,200	\$35,667	51,526	1,326	2.57%
1999	\$1,937,970,785	\$59,200	\$35,908	53,971	1,470	2.72%
2000	\$1,985,519,565	\$59,300	\$37,499	52,949	1,583	2.99%
2001	\$1,979,876,200	\$60,600	\$39,397	50,255	1,382	2.75%
2002	\$1,941,434,924	\$64,600	\$39,909	48,647	1,324	2.72%
2003	\$2,037,730,096	\$65,600	\$40,906	49,814	1,336	2.68%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate (\$)
		Cost Index (%)	* Cost per LTI (\$)	
030	LOGGING	192%	56,836	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	82%	24,401	8.00
036	ENEERS, PLYWOOD AND WOOD PRESERVATION	84%	24,821	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	114%	33,802	1.94
041	CORRUGATED BOXES	58%	17,077	2.85
CLASS: A FOREST PRODUCTS			29,646	4.52

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.124	1.878
	Total	1.124	1.878
B.2 Legislative Obligations			
	WSIAT	0.041	0.069
	Office of Worker Advisor	0.019	0.032
	Office of Employer Advisor	0.007	0.012
	OHSA	0.109	0.182
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.028	0.047
	Total	0.205	0.343
B.3 Accident Prevention			
	OFSWA	0.340	0.340
	Total	1.669	2.561
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.892	
B.5 NET OVERHEAD EXPENSES		2.561	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.850	1.328
	Total	0.850	1.328
B.2 Legislative Obligations			
	WSIAT	0.031	0.048
	Office of Worker Advisor	0.014	0.022
	Office of Employer Advisor	0.005	0.008
	OHSA	0.083	0.130
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.021	0.033
	Total	0.155	0.242
B.3 Accident Prevention			
	OFSWA	0.283	0.283
	Total	1.289	1.854
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.565	
B.5 NET OVERHEAD EXPENSES		1.854	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.611	0.849
	Total	0.611	0.849
B.2 Legislative Obligations			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.111	0.154
B.3 Accident Prevention			
	OFSWA	0.233	0.233
	Total	0.955	1.236
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.281	
B.5 NET OVERHEAD EXPENSES		1.236	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.345	0.315
	Total	0.345	0.315
B.2 Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	Total	0.063	0.058
B.3 Accident Prevention			
	PPHSA	0.105	0.105
	Total	0.513	0.478
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.035)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.478	



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2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before <u>Relief/Transfer</u>	After <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.421	0.469
	Total	0.421	0.469
B.2 Legislative Obligations			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.076	0.085
B.3 Accident Prevention			
	PPHSA	0.129	0.129
	Total	0.627	0.684
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.057	
B.5 NET OVERHEAD EXPENSES		0.684	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.560	0.748
	Total	0.560	0.748
B.2 Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.054	0.072
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	Total	0.101	0.136
B.3 Accident Prevention			
		0.179	0.179
	Total	0.842	1.063
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.221	
B.5 NET OVERHEAD EXPENSES		1.063	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	4.784		4.909		
2. Second Injury Enhancement Fund (SIEF)	(0.798)		(0.727)		
a. <i>minus</i> Relief	1.060		0.987		
b. <i>plus</i> Transfer Charge	5.046	45%	5.169	43%	
3. NET NEW CLAIMS COST					
1. WSIB Administrative	1.124		1.152		
2. Legislative Obligations	0.205		0.249		
3. Accident Prevention	0.340		0.333		
4. TOTAL OVERHEAD EXPENSES	1.669		1.733		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.892		0.874		
5. NET OVERHEAD EXPENSES	2.561	23%	2.607	22%	
C. UNFUNDED LIABILITY	3.534	31%	3.950	33%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.129		0.271		
2. 2000 Accident Year	(0.017)		N/A		
	0.111	1%	0.271	2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	11.25	100%	12.00	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.532		3.012		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.745)		(0.579)		
b. <i>plus</i> Transfer Charge	0.783		0.605		
3. NET NEW CLAIMS COST	3.570	45%	3.038	42%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.850		0.751		
2. Legislative Obligations	0.155		0.162		
3. Accident Prevention	0.283		0.251		
4. TOTAL OVERHEAD EXPENSES	1.289		1.164		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.565		0.485		
5. NET OVERHEAD EXPENSES	1.854	23%	1.649	23%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.091		0.159		
2. 2000 Accident Year	(0.012)		N/A		
D. (GAIN)/LOSS	0.079	1%	0.159	2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	8.00	100%	7.17	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.249		2.302		
2. Second Injury Enhancement Fund (SIEF)	(0.469)		(0.401)		
a. <i>minus</i> Relief	0.498		0.463		
b. <i>plus</i> Transfer Charge	2.280	44%	2.364	42%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.611		0.625		
2. Legislative Obligations	0.111		0.135		
3. Accident Prevention	0.233		0.225		
4. TOTAL OVERHEAD EXPENSES	0.955		0.983		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.281		0.329		
5. NET OVERHEAD EXPENSES	1.236	24%	1.312	23%	
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.059		0.124		
2. 2000 Accident Year	(0.008)		N/A		
	0.051	1%	0.124	2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	5.16	100%	5.61	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.844		0.775		
2. Second Injury Enhancement Fund (SIEF)	(0.186)		(0.151)		
a. <i>minus</i> Relief	0.187		0.156		
b. <i>plus</i> Transfer Charge	0.846	44%	0.780	0.780	42%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.345		0.327		
2. Legislative Obligations	0.063		0.069		
3. Accident Prevention	0.105		0.090		
4. TOTAL OVERHEAD EXPENSES	0.513		0.486		
a. <i>minus</i> Relief	(0.035)		(0.037)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.478	25%	0.449	0.449	24%
C. UNFUNDED LIABILITY	0.593	31%	0.596	0.596	32%
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.022		0.041		
2. 2000 Accident Year	(0.002)		N/A		
	0.019	1%	0.041	0.041	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.94	100%	1.87	1.87	100%



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2003 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.298		1.333	
2. Second Injury Enhancement Fund (SIEF)	(0.327)		(0.269)	
a. minus Relief	0.288		0.266	
b. plus Transfer Charge	1.260	44%	1.330	42%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.421		0.430	
2. Legislative Obligations	0.076		0.089	
3. Accident Prevention	0.129		0.194	
4. TOTAL OVERHEAD EXPENSES	0.627		0.713	
a. minus Relief	0.000		0.000	
b. plus Transfer Charge	0.057		0.022	
5. NET OVERHEAD EXPENSES	0.684	24%	0.735	23%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.033			
2. 2000 Accident Year	(0.004)	31%	0.069	32%
	0.028		0.069	
	0.028	1%	0.069	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.85	100%	3.15	100%

2003 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.973		1.919		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.402)		(0.342)		
b. <i>plus</i> Transfer Charge	0.437		0.386		
3. NET NEW CLAIMS COST	2.008	44%	1.962	1.962	42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.560		0.549		
2. Legislative Obligations	0.101		0.117		
3. Accident Prevention	0.179		0.177		
4. TOTAL OVERHEAD EXPENSES	0.842		0.843		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.221		0.215		
5. NET OVERHEAD EXPENSES	1.063	24%	1.058	1.058	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.052		0.103		
2. 2000 Accident Year	(0.007)		N/A		
	0.045	1%	0.103	0.103	2%
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.052		0.103		
2. 2000 Accident Year	(0.007)		N/A		
	0.045	1%	0.103	0.103	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.52	100%	4.63	4.63	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
030	LOGGING	5.046	2.561	3.534	0.111	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	3.570	1.854	2.500	0.079	8.00
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.280	1.236	1.597	0.051	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.846	0.478	0.593	0.019	1.94
041	CORRUGATED BOXES	1.260	0.684	0.882	0.028	2.85
CLASS: A	FOREST PRODUCTS	2.008	1.063	1.407	0.045	4.52

Section 6 - B

Class B – Supporting Documentation



2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$297,344,621	\$56,100	\$49,685	5,985	129	2.16%
1998	\$281,354,106	\$58,200	\$54,299	5,182	130	2.51%
1999	\$273,268,898	\$59,200	\$54,101	5,051	110	2.18%
2000	\$238,412,184	\$59,300	\$53,190	4,482	77	1.72%
2001	\$250,540,351	\$60,600	\$53,875	4,650	93	2.00%
2002	\$225,587,785	\$64,600	\$51,882	4,348	70	1.61%
2003	\$234,611,296	\$65,600	\$51,882	4,522	71	1.57%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Ceiling						
1997	\$415,617,259	\$56,100		\$52,151	7,969	207	2.60%	
1998	\$373,975,265	\$58,200		\$54,648	6,843	157	2.29%	
1999	\$318,659,798	\$59,200		\$54,633	5,833	147	2.52%	
2000	\$293,298,118	\$59,300		\$53,907	5,441	118	2.17%	
2001	\$308,802,553	\$60,600		\$56,128	5,502	111	2.02%	
2002	\$278,047,363	\$64,600		\$54,051	5,144	105	2.04%	
2003	\$289,169,257	\$65,600		\$54,051	5,350	107	2.00%	

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$203,502,769	\$56,100	\$43,089	4,723	90	1.91%
1998	\$188,288,861	\$58,200	\$42,925	4,386	68	1.55%
1999	\$177,960,379	\$59,200	\$46,381	3,837	86	2.24%
2000	\$197,338,345	\$59,300	\$44,914	4,394	99	2.25%
2001	\$216,590,374	\$60,600	\$46,913	4,617	105	2.27%
2002	\$195,019,056	\$64,600	\$45,177	4,317	78	1.81%
2003	\$202,819,818	\$65,600	\$45,177	4,490	80	1.78%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$195,730,905	\$56,100	\$35,312	5,543	125	2.26%
1998	\$188,873,162	\$58,200	\$34,392	5,492	151	2.75%
1999	\$193,813,652	\$59,200	\$34,198	5,667	154	2.72%
2000	\$204,099,208	\$59,300	\$36,663	5,567	165	2.96%
2001	\$208,997,521	\$60,600	\$35,112	5,952	167	2.81%
2002	\$188,182,413	\$64,600	\$33,813	5,565	143	2.57%
2003	\$195,709,709	\$65,600	\$33,813	5,788	147	2.54%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$1,112,332,082	\$56,100		\$45,926	24,220	551	2.27%
1998	\$1,032,491,394	\$58,200		\$47,139	21,903	506	2.31%
1999	\$963,702,727	\$59,200		\$47,268	20,388	497	2.44%
2000	\$933,147,855	\$59,300		\$46,930	19,884	459	2.31%
2001	\$984,930,799	\$60,600		\$47,533	20,721	476	2.30%
2002	\$886,836,616	\$64,600		\$45,774	19,374	396	2.04%
2003	\$922,310,081	\$65,600		\$45,774	20,149	405	2.01%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index * (%)	Cost per LII (\$)	
110	GOLD MINES	178%	98,872	7.23
113	NICKEL MINES	112%	62,116	5.58
119	OTHER MINES	101%	56,032	5.37
134	AGGREGATES	54%	29,919	5.46
CLASS: B MINING AND RELATED INDUSTRIES			55,672	5.93

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.751	0.592
	Total	0.751	0.592
B.2 Legislative Obligations			
	WSIAT	0.027	0.021
	Office of Worker Advisor	0.013	0.010
	Office of Employer Advisor	0.004	0.003
	OHSA	0.073	0.058
	Mine Rescue	0.807	0.636
	Program Administration	0.001	0.001
	Institute of Work & Health	0.019	0.015
	Total	0.944	0.744
B.3 Accident Prevention			
	MASHA	0.308	0.308
	Total	2.003	1.644
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.359)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		1.644	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.620	0.442
	Total	0.620	0.442
B.2 Legislative Obligations			
	WSIAT	0.022	0.016
	Office of Worker Advisor	0.010	0.007
	Office of Employer Advisor	0.004	0.003
	OHSAA	0.060	0.043
	Mine Rescue	0.705	0.503
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.011
	Total	0.818	0.583
B.3 Accident Prevention			
	MASHA	0.269	0.269
	Total	1.708	1.295
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.413)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		1.295	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.604	0.424
	Total	0.604	0.424
B.2 Legislative Obligations			
	WSIAT	0.022	0.015
	Office of Worker Advisor	0.010	0.007
	Office of Employer Advisor	0.004	0.003
	OHSA	0.059	0.041
	Mine Rescue	0.692	0.486
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.011
	Total	0.803	0.564
B.3 Accident Prevention			
	MASHA	0.264	0.264
	Total	1.670	1.251
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.419)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		1.251	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.611	0.849
	Total	0.611	0.849
B.2 Legislative Obligations			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.111	0.154
B.3 Accident Prevention			
	MASHA	0.266	0.266
	Total	0.989	1.270
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.281	
B.5 NET OVERHEAD EXPENSES		1.270	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.648	0.563
	Total	0.648	0.563
B.2 Legislative Obligations			
	WSIAT	0.023	0.020
	Office of Worker Advisor	0.011	0.009
	Office of Employer Advisor	0.004	0.003
	OHSa	0.063	0.055
	Mine Rescue	0.579	0.426
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.014
	Total	0.697	0.529
B.3 Accident Prevention			
		0.277	0.277
	Total	1.622	1.369
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.253)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		1.369	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.037		2.779		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.675)		(0.542)		
b. <i>plus</i> Transfer Charge	0.673		0.558		
3. NET NEW CLAIMS COST	3.036	42%	2.795	2.795	42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.751		0.705		
2. Legislative Obligations	0.944		0.483		
3. Accident Prevention	0.308		0.285		
4. TOTAL OVERHEAD EXPENSES	2.003		1.473		
a. <i>minus</i> Relief	(0.359)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.099		
5. NET OVERHEAD EXPENSES	1.644	23%	1.572	1.572	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.266	29%	0.196	2.136	32%
2. 2000 Accident Year	0.153		N/A		
	0.419	6%	0.196	0.196	3%
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.266		0.196		
2. 2000 Accident Year	0.153		N/A		
	0.419	6%	0.196	0.196	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	7.23	100%	6.70	6.70	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.333		2.001		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.518)		(0.296)		
b. <i>plus</i> Transfer Charge	0.517		0.403		
3. NET NEW CLAIMS COST	2.332	42%	2.108	2.108	41%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.620		0.576		
2. Legislative Obligations	0.818		0.408		
3. Accident Prevention	0.269		0.247		
4. TOTAL OVERHEAD EXPENSES	1.708		1.233		
a. <i>minus</i> Relief	(0.413)		(0.016)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	1.295	23%	1.217	1.217	24%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.205		0.148		
2. 2000 Accident Year	0.118		N/A		
	0.322	6%	0.148	0.148	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.58	100%	5.08	5.08	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.243		2.086		
2. Second Injury Enhancement Fund (SIEF)	(0.498)		(0.475)		
a. <i>minus</i> Relief	0.497		0.419		
b. <i>plus</i> Transfer Charge	2.242	42%	2.030	2.030	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.604		0.560		
2. Legislative Obligations	0.803		0.399		
3. Accident Prevention	0.264		0.241		
4. TOTAL OVERHEAD EXPENSES	1.670		1.199		
a. <i>minus</i> Relief	(0.419)		(0.024)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	1.251	23%	1.175	1.175	24%
C. UNFUNDED LIABILITY	1.571	29%	1.551	1.551	32%
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.197		0.145		
2. 2000 Accident Year	0.113		N/A		
	0.310	6%	0.145	0.145	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.37	100%	4.90	4.90	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.281		2.429	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.507)		(0.471)	
b. <i>plus</i> Transfer Charge	0.506		0.488	
3. NET NEW CLAIMS COST	2.280	42%	2.446	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.611		0.640	
2. Legislative Obligations	0.111		0.138	
3. Accident Prevention	0.266		0.266	
4. TOTAL OVERHEAD EXPENSES	0.989		1.044	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.281		0.348	
5. NET OVERHEAD EXPENSES	1.270	23%	1.392	24%
C. UNFUNDED LIABILITY	1.597	29%	1.869	32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.200		0.172	
2. 2000 Accident Year	0.115		N/A	
	0.315	6%	0.172	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.46	100%	5.88	100%

2003 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.481		2.307		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.551)		(0.435)		
b. <i>plus</i> Transfer Charge	0.550		0.463		
3. NET NEW CLAIMS COST	2.480	42%	2.335	2.335	42%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.648		0.619		
2. Legislative Obligations	0.697		0.366		
3. Accident Prevention	0.277		0.260		
4. TOTAL OVERHEAD EXPENSES	1.622		1.245		
a. <i>minus</i> Relief	(0.253)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.089		
5. NET OVERHEAD EXPENSES	1.369	23%	1.334	1.334	24%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.218			1.785	32%
2. 2000 Accident Year	0.125				
	0.342	6%	0.165	0.165	3%
D. (GAIN)/LOSS					
1. 1999 Accident Year	0.218		0.165		
2. 2000 Accident Year	0.125		N/A		
	0.342	6%	0.165	0.165	3%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.93	100%	5.62	5.62	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
110	GOLD MINES	3.036	1.644	2.126	0.419	7.23
113	NICKEL MINES	2.332	1.295	1.633	0.322	5.58
119	OTHER MINES	2.242	1.251	1.571	0.310	5.37
134	AGGREGATES	2.280	1.270	1.597	0.315	5.46
CLASS: B	MINING AND RELATED INDUSTRIES	2.480	1.369	1.737	0.342	5.93

Section 6 - C

Class C – Supporting Documentation



2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$97,713,229	\$56,100	\$22,189	4,404	186	4.22%
1998	\$97,393,979	\$58,200	\$23,120	4,213	182	4.32%
1999	\$97,720,858	\$59,200	\$22,123	4,417	150	3.40%
2000	\$99,894,759	\$59,300	\$24,421	4,090	167	4.08%
2001	\$112,078,032	\$60,600	\$24,389	4,595	174	3.79%
2002	\$120,530,285	\$64,600	\$24,535	4,912	183	3.73%
2003	\$119,024,500	\$65,600	\$24,952	4,770	176	3.69%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$170,262,198	\$56,100	\$21,904	7,773	235	3.02%
1998	\$182,157,436	\$58,200	\$22,218	8,198	231	2.82%
1999	\$193,443,293	\$59,200	\$22,955	8,427	192	2.28%
2000	\$211,160,169	\$59,300	\$22,187	9,517	238	2.50%
2001	\$239,273,805	\$60,600	\$23,556	10,157	257	2.53%
2002	\$257,318,400	\$64,600	\$23,697	10,858	257	2.37%
2003	\$254,103,721	\$65,600	\$24,100	10,543	246	2.33%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$120,185,205	\$56,100	\$22,709	5,292	283	5.35%
1998	\$125,205,355	\$58,200	\$24,119	5,191	223	4.30%
1999	\$119,032,941	\$59,200	\$23,767	5,008	191	3.81%
2000	\$107,995,423	\$59,300	\$22,550	4,789	174	3.63%
2001	\$126,303,277	\$60,600	\$23,834	5,299	230	4.34%
2002	\$135,828,312	\$64,600	\$23,977	5,665	226	3.99%
2003	\$134,131,409	\$65,600	\$24,385	5,500	218	3.96%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$164,785,589	\$56,100	\$22,244	7,408	325	4.39%
1998	\$181,864,987	\$58,200	\$21,596	8,421	364	4.32%
1999	\$199,463,226	\$59,200	\$22,274	8,955	368	4.11%
2000	\$209,354,045	\$59,300	\$23,878	8,768	306	3.49%
2001	\$223,338,208	\$60,600	\$24,347	9,173	327	3.56%
2002	\$240,181,036	\$64,600	\$24,493	9,806	355	3.62%
2003	\$237,180,454	\$65,600	\$24,909	9,522	341	3.58%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time	
						Injury Rate	
1997	\$161,347,977	\$56,100	\$24,241	6,656	195	2.93%	
1998	\$169,542,449	\$58,200	\$24,314	6,973	169	2.42%	
1999	\$171,471,026	\$59,200	\$26,292	6,522	173	2.65%	
2000	\$174,342,185	\$59,300	\$26,112	6,677	171	2.56%	
2001	\$184,128,821	\$60,600	\$27,939	6,590	155	2.35%	
2002	\$198,014,712	\$64,600	\$28,107	7,045	169	2.40%	
2003	\$195,540,914	\$65,600	\$28,584	6,840	161	2.35%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$177,458,774	\$56,100	\$26,867	6,605	429	6.50%
1998	\$188,886,034	\$58,200	\$28,137	6,713	451	6.72%
1999	\$195,618,344	\$59,200	\$28,479	6,869	455	6.62%
2000	\$219,002,535	\$59,300	\$29,023	7,546	455	6.03%
2001	\$251,609,564	\$60,600	\$30,863	8,152	464	5.69%
2002	\$270,584,448	\$64,600	\$31,048	8,714	512	5.88%
2003	\$267,204,036	\$65,600	\$31,576	8,462	494	5.84%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$891,752,972	\$56,100	\$23,382	38,138	1,653	4.33%
1998	\$945,050,240	\$58,200	\$23,799	39,709	1,620	4.08%
1999	\$976,749,688	\$59,200	\$24,298	40,198	1,529	3.80%
2000	\$1,021,749,116	\$59,300	\$24,688	41,387	1,511	3.65%
2001	\$1,136,731,707	\$60,600	\$25,855	43,966	1,607	3.66%
2002	\$1,222,457,192	\$64,600	\$26,010	47,000	1,702	3.62%
2003	\$1,207,185,034	\$65,600	\$26,452	45,637	1,636	3.58%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index * (%)	Cost per LTI (\$)	
159	LIVESTOCK FARMS	160%	18,990	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	76%	9,016	2.07
174	TOBACCO AND MUSHROOM FARMS	75%	8,910	3.33
181	FISHING AND MISCELLANEOUS FARMING	87%	10,380	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	94%	11,199	2.13
190	LANDSCAPING AND RELATED SERVICES	112%	13,332	5.45
CLASS: C OTHER PRIMARY INDUSTRIES			11,877	3.67

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.778	1.185
	Total	0.778	1.185
B.2 Legislative Obligations			
	WSIAT	0.028	0.043
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.076	0.116
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	Total	0.142	0.216
B.3 Accident Prevention			
	FSA	0.228	0.228
	Total	1.149	1.630
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.481	
B.5 NET OVERHEAD EXPENSES		1.630	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.367	0.360
	Total	0.367	0.360
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.065	0.064
B.3 Accident Prevention			
	FSA	0.126	0.126
	Total	0.560	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.008)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.552	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.481	0.588
	Total	0.481	0.588
B.2	Legislative Obligations		
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.057
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	Total	0.088	0.108
B.3	Accident Prevention		
	FSA	0.154	0.154
	Total	0.723	0.850
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.127	
B.5	NET OVERHEAD EXPENSES	0.850	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.482	0.643
	Total	0.482	0.643
B.2 Legislative Obligations			
	WSIAT	0.017	0.023
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.016
	Total	0.041	0.055
B.3 Accident Prevention			
	FSA	0.154	0.154
	Total	0.678	0.853
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.175	
B.5 NET OVERHEAD EXPENSES		0.853	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.373	0.371
	Total	0.373	0.371
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.067
B.3 Accident Prevention			
	FSA	0.127	0.127
	Total	0.568	0.566
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.002)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.566	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.672	0.972
	Total	0.672	0.972
B.2 Legislative Obligations			
	WSIAT	0.024	0.035
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSAA	0.065	0.094
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	Total	0.122	0.177
B.3 Accident Prevention			
	FSA	0.202	0.202
	Total	0.997	1.352
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.355	
B.5 NET OVERHEAD EXPENSES		1.352	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.511	0.660
	Total	0.511	0.660
B.2 Legislative Obligations			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSa	0.040	0.052
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.085	0.107
B.3 Accident Prevention			
		0.161	0.161
	Total	0.757	0.929
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.172	
B.5 NET OVERHEAD EXPENSES		0.929	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.850		2.546		
2. Second Injury Enhancement Fund (SIEF)	(0.297)		(0.243)		
a. <i>minus</i> Relief	0.632		0.511		
b. <i>plus</i> Transfer Charge	3.185	48%	2.814	2.814	45%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.778		0.710		
2. Legislative Obligations	0.142		0.153		
3. Accident Prevention	0.228		0.233		
4. TOTAL OVERHEAD EXPENSES	1.149		1.095		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.481		0.433		
5. NET OVERHEAD EXPENSES	1.630	25%	1.528	1.528	24%
C. UNFUNDED LIABILITY	2.231	34%	2.151	2.151	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.207)		(0.182)		
2. 2000 Accident Year	(0.210)		N/A		
	(0.417)	-6%	(0.182)	(0.182)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)	6.63	100%	6.31	6.31	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.886		0.929	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.116)		(0.096)	
b. <i>plus</i> Transfer Charge	0.196		0.187	
3. NET NEW CLAIMS COST	0.967	47%	1.020	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.367		0.371	
2. Legislative Obligations	0.065		0.078	
3. Accident Prevention	0.126		0.141	
4. TOTAL OVERHEAD EXPENSES	0.560		0.592	
a. <i>minus</i> Relief	(0.008)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.018	
5. NET OVERHEAD EXPENSES	0.552	27%	0.610	26%
C. UNFUNDED LIABILITY	0.677	33%	0.780	33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.063)		(0.066)	
2. 2000 Accident Year	(0.126)	-6%	N/A	-3%
			(0.066)	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.07	100%	2.34	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.470		1.385	
2. Second Injury Enhancement Fund (SIEF)	(0.215)		(0.205)	
a. <i>minus</i> Relief	0.326		0.278	
b. <i>plus</i> Transfer Charge	1.581	47%	1.458	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.481		0.454	
2. Legislative Obligations	0.088		0.098	
3. Accident Prevention	0.154		0.164	
4. TOTAL OVERHEAD EXPENSES	0.723		0.715	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.127		0.119	
5. NET OVERHEAD EXPENSES	0.850	26%	0.834	25%
C. UNFUNDED LIABILITY	1.107	33%	1.114	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.103)		(0.094)	
2. 2000 Accident Year	(0.104)		N/A	
	(0.207)	-6%	(0.094)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>3.33</u>	<u>100%</u>	<u>3.31</u>	<u>100%</u>

2003 PREMIUM RATE COMPONENTS

RATE GROUP 1B1: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.515		1.469		
2. Second Injury Enhancement Fund (SIEF)	(0.263)		(0.233)		
a. <i>minus</i> Relief	0.336		0.295		
b. <i>plus</i> Transfer Charge	1.588	47%	1.531	1.531	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.482		0.468		
2. Legislative Obligations	0.041		0.048		
3. Accident Prevention	0.154		0.167		
4. TOTAL OVERHEAD EXPENSES	0.678		0.683		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.175		0.188		
5. NET OVERHEAD EXPENSES	0.853	25%	0.871	0.871	25%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.103)		(0.099)		
2. 2000 Accident Year	(0.104)		N/A		
	(0.208)	-6%	(0.099)	(0.099)	-3%
E. TOTAL PREMIUM RATE (A + B + C + D)	3.35	100%	3.47	3.47	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.936		0.914		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.148)		(0.140)		
b. <i>plus</i> Transfer Charge	0.207		0.184		
3. NET NEW CLAIMS COST	0.996	47%	0.958	0.958	43%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.373		0.360		
2. Legislative Obligations	0.067		0.077		
3. Accident Prevention	0.127		0.138		
4. TOTAL OVERHEAD EXPENSES	0.568		0.575		
a. <i>minus</i> Relief	(0.002)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.004		
5. NET OVERHEAD EXPENSES	0.566	27%	0.579	0.579	26%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.698	33%	0.732	0.732	33%
2. 2000 Accident Year					
	(0.130)	-6%	(0.062)	(0.062)	-3%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.064)		(0.062)		
2. 2000 Accident Year	(0.065)		N/A		
	(0.130)		(0.062)		
E. TOTAL PREMIUM RATE (A + B + C + D)	2.13	100%	2.21	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.502		2.621		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.444)		(0.374)		
b. <i>plus</i> Transfer Charge	0.554		0.526		
3. NET NEW CLAIMS COST	2.613	48%	2.773	2.773	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.672		0.701		
2. Legislative Obligations	0.122		0.152		
3. Accident Prevention	0.202		0.231		
4. TOTAL OVERHEAD EXPENSES	0.997		1.084		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.355		0.423		
5. NET OVERHEAD EXPENSES	1.352	25%	1.507	1.507	24%
C. UNFUNDED LIABILITY	1.830	34%	2.119	2.119	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.170)		(0.179)		
2. 2000 Accident Year	(0.172)		N/A		
	(0.342)	-6%	(0.179)	(0.179)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.45	100%	6.22	6.22	100%

2003 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.634		1.611		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.251)		(0.218)		
b. <i>plus</i> Transfer Charge	0.362		0.324		
3. NET NEW CLAIMS COST	1.745	48%	1.717	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.511		0.503		
2. Legislative Obligations	0.085		0.098		
3. Accident Prevention	0.161		0.177		
4. TOTAL OVERHEAD EXPENSES	0.757		0.777		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.172		0.189		
5. NET OVERHEAD EXPENSES	0.929	25%	0.966	25%	
C. UNFUNDED LIABILITY	1.222	33%	1.312	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.113)		(0.111)		
2. 2000 Accident Year	(0.115)		N/A		
	(0.228)	-6%	(0.111)	-3%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.67	100%	3.88	100%	

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
159	LIVESTOCK FARMS	3.185	1.630	2.231	(0.417)	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	0.967	0.552	0.677	(0.126)	2.07
174	TOBACCO AND MUSHROOM FARMS	1.581	0.850	1.107	(0.207)	3.33
181	FISHING AND MISCELLANEOUS FARMING	1.588	0.853	1.112	(0.208)	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	0.996	0.566	0.698	(0.130)	2.13
190	LANDSCAPING AND RELATED SERVICES	2.613	1.352	1.830	(0.342)	5.45
CLASS: C	OTHER PRIMARY INDUSTRIES	1.745	0.929	1.222	(0.228)	3.67

Section 6 - D

Class D – Supporting Documentation



2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$347,175,601	\$56,100	\$29,218	11,882	700	5.89%
1998	\$354,805,124	\$58,200	\$28,705	12,360	693	5.61%
1999	\$371,192,341	\$59,200	\$27,407	13,544	746	5.51%
2000	\$370,118,778	\$59,300	\$27,457	13,480	719	5.33%
2001	\$392,443,135	\$60,600	\$27,359	14,344	767	5.35%
2002	\$392,253,193	\$64,600	\$27,961	14,028	638	4.55%
2003	\$408,488,552	\$65,600	\$28,688	14,239	643	4.52%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$213,792,308	\$56,100	\$25,817	8,281	368	4.44%
1998	\$228,394,337	\$58,200	\$27,147	8,413	376	4.47%
1999	\$241,277,115	\$59,200	\$26,605	9,069	369	4.07%
2000	\$260,640,059	\$59,300	\$27,119	9,611	378	3.93%
2001	\$278,296,372	\$60,600	\$28,792	9,666	418	4.32%
2002	\$278,161,677	\$64,600	\$29,425	9,453	370	3.91%
2003	\$289,674,788	\$65,600	\$30,190	9,595	372	3.88%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$281,917,421	\$56,100	\$26,232	10,747	385	3.58%
1998	\$289,868,209	\$58,200	\$26,616	10,891	365	3.35%
1999	\$305,694,609	\$59,200	\$26,500	11,536	333	2.89%
2000	\$308,331,914	\$59,300	\$26,789	11,510	281	2.44%
2001	\$324,151,423	\$60,600	\$27,966	11,591	272	2.35%
2002	\$323,994,534	\$64,600	\$28,581	11,336	268	2.36%
2003	\$337,404,667	\$65,600	\$29,324	11,506	268	2.33%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$285,432,060	\$56,100	\$33,109	8,621	257	2.98%
1998	\$301,949,300	\$58,200	\$32,101	9,406	244	2.59%
1999	\$301,183,113	\$59,200	\$33,794	8,912	184	2.06%
2000	\$304,815,091	\$59,300	\$32,000	9,525	235	2.47%
2001	\$323,416,601	\$60,600	\$33,538	9,643	190	1.97%
2002	\$323,260,067	\$64,600	\$34,276	9,431	193	2.05%
2003	\$336,639,802	\$65,600	\$35,167	9,572	192	2.01%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$257,043,374	\$56,100	\$25,351	10,139	338	3.33%
1998	\$280,634,727	\$58,200	\$24,629	11,394	361	3.17%
1999	\$295,545,255	\$59,200	\$25,831	11,442	393	3.43%
2000	\$310,572,481	\$59,300	\$26,790	11,593	407	3.51%
2001	\$327,800,588	\$60,600	\$25,932	12,641	440	3.48%
2002	\$327,641,933	\$64,600	\$26,503	12,363	411	3.32%
2003	\$341,203,032	\$65,600	\$27,192	12,548	412	3.28%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$233,897,702	\$56,100	\$29,859	7,833	145	1.85%
1998	\$253,054,887	\$58,200	\$29,653	8,534	187	2.19%
1999	\$262,239,139	\$59,200	\$30,568	8,579	171	1.99%
2000	\$272,680,538	\$59,300	\$31,288	8,715	145	1.66%
2001	\$269,644,134	\$60,600	\$30,850	8,741	166	1.90%
2002	\$269,513,626	\$64,600	\$31,529	8,549	148	1.73%
2003	\$280,668,795	\$65,600	\$32,348	8,677	147	1.69%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time	
						Injury Rate	
1997	\$541,289,528	\$56,100	\$27,603	19,610	556	2.84%	
1998	\$549,503,890	\$58,200	\$27,180	20,217	601	2.97%	
1999	\$593,909,176	\$59,200	\$28,118	21,122	514	2.43%	
2000	\$617,570,389	\$59,300	\$27,986	22,067	534	2.42%	
2001	\$654,468,180	\$60,600	\$29,149	22,453	467	2.08%	
2002	\$654,151,417	\$64,600	\$29,790	21,959	479	2.18%	
2003	\$681,226,745	\$65,600	\$30,565	22,288	477	2.14%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$533,011,334	\$56,100	\$34,998	15,230	338	2.22%
1998	\$532,180,505	\$58,200	\$34,006	15,650	303	1.94%
1999	\$549,306,672	\$59,200	\$35,265	15,577	338	2.17%
2000	\$546,292,408	\$59,300	\$34,822	15,688	319	2.03%
2001	\$550,468,443	\$60,600	\$36,151	15,227	337	2.21%
2002	\$550,202,016	\$64,600	\$36,946	14,892	299	2.01%
2003	\$572,974,878	\$65,600	\$37,907	15,115	298	1.97%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$259,937,094	\$56,100	\$39,513	6,579	150	2.28%
1998	\$268,167,796	\$58,200	\$41,166	6,514	148	2.27%
1999	\$286,328,103	\$59,200	\$39,124	7,319	154	2.10%
2000	\$289,170,532	\$59,300	\$39,825	7,261	162	2.23%
2001	\$302,488,253	\$60,600	\$38,005	7,959	150	1.88%
2002	\$302,341,849	\$64,600	\$38,841	7,784	149	1.91%
2003	\$314,855,778	\$65,600	\$39,851	7,901	148	1.87%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$172,958,362	\$56,100	\$37,202	4,649	297	6.39%
1998	\$194,967,652	\$58,200	\$36,417	5,354	291	5.44%
1999	\$221,430,084	\$59,200	\$35,708	6,201	309	4.98%
2000	\$233,404,339	\$59,300	\$36,301	6,430	273	4.25%
2001	\$247,383,607	\$60,600	\$37,053	6,676	321	4.81%
2002	\$247,263,873	\$64,600	\$37,868	6,529	277	4.24%
2003	\$257,498,125	\$65,600	\$38,853	6,627	279	4.21%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$129,817,076	\$56,100	\$37,560	3,456	166	4.80%
1998	\$127,686,235	\$58,200	\$36,078	3,539	160	4.52%
1999	\$129,739,450	\$59,200	\$36,892	3,517	190	5.40%
2000	\$115,487,625	\$59,300	\$36,009	3,207	159	4.96%
2001	\$118,749,376	\$60,600	\$36,422	3,260	119	3.65%
2002	\$118,691,901	\$64,600	\$37,223	3,188	122	3.83%
2003	\$123,604,559	\$65,600	\$38,191	3,236	122	3.77%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$284,898,391	\$56,100	\$30,941	9,208	339	3.68%
1998	\$299,371,042	\$58,200	\$31,327	9,556	280	2.93%
1999	\$318,979,075	\$59,200	\$31,107	10,254	359	3.50%
2000	\$334,416,610	\$59,300	\$34,126	9,799	420	4.29%
2001	\$326,221,124	\$60,600	\$34,826	9,367	341	3.64%
2002	\$326,063,233	\$64,600	\$35,592	9,161	318	3.47%
2003	\$339,558,990	\$65,600	\$36,518	9,298	319	3.43%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$171,044,631	\$56,100	\$24,874	6,876	174	2.53%
1998	\$194,721,507	\$58,200	\$25,058	7,771	144	1.85%
1999	\$217,877,060	\$59,200	\$26,177	8,323	175	2.10%
2000	\$237,602,172	\$59,300	\$26,716	8,894	193	2.17%
2001	\$240,017,886	\$60,600	\$28,624	8,385	157	1.87%
2002	\$239,901,717	\$64,600	\$29,254	8,201	163	1.99%
2003	\$249,831,249	\$65,600	\$30,014	8,324	162	1.95%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$168,862,787	\$56,100	\$28,301	5,967	136	2.28%
1998	\$180,319,847	\$58,200	\$29,452	6,122	168	2.74%
1999	\$175,206,681	\$59,200	\$28,826	6,078	178	2.93%
2000	\$202,173,982	\$59,300	\$30,662	6,594	153	2.32%
2001	\$184,734,646	\$60,600	\$31,310	5,900	122	2.07%
2002	\$184,645,234	\$64,600	\$31,999	5,770	124	2.15%
2003	\$192,287,701	\$65,600	\$32,831	5,857	123	2.10%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$813,222,309	\$56,100	\$24,688	32,940	1,190	3.61%
1998	\$902,240,093	\$58,200	\$24,515	36,804	1,265	3.44%
1999	\$1,003,465,730	\$59,200	\$25,381	39,537	1,388	3.51%
2000	\$1,090,078,611	\$59,300	\$26,020	41,894	1,467	3.50%
2001	\$1,078,786,993	\$60,600	\$27,203	39,657	1,398	3.53%
2002	\$1,078,264,860	\$64,600	\$27,801	38,785	1,373	3.54%
2003	\$1,122,894,243	\$65,600	\$28,524	39,366	1,378	3.50%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$120,092,001	\$56,100	\$22,445	5,350	124	2.32%
1998	\$113,065,946	\$58,200	\$23,940	4,723	100	2.12%
1999	\$97,154,654	\$59,200	\$24,111	4,029	67	1.66%
2000	\$73,627,907	\$59,300	\$23,387	3,148	60	1.91%
2001	\$65,699,741	\$60,600	\$23,011	2,855	74	2.59%
2002	\$65,667,942	\$64,600	\$23,517	2,792	55	1.97%
2003	\$68,385,938	\$65,600	\$24,129	2,834	55	1.94%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$355,293,311	\$56,100	\$23,052	15,413	442	2.87%
1998	\$375,178,855	\$58,200	\$24,605	15,248	446	2.92%
1999	\$404,068,553	\$59,200	\$25,014	16,153	550	3.40%
2000	\$414,412,405	\$59,300	\$25,608	16,183	549	3.39%
2001	\$397,330,313	\$60,600	\$25,216	15,757	490	3.11%
2002	\$397,138,005	\$64,600	\$25,771	15,410	476	3.09%
2003	\$413,575,547	\$65,600	\$26,441	15,642	477	3.05%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$692,925,829	\$56,100	\$22,491	30,808	508	1.65%
1998	\$742,743,134	\$58,200	\$23,129	32,114	504	1.57%
1999	\$731,146,095	\$59,200	\$23,089	31,666	448	1.41%
2000	\$718,591,825	\$59,300	\$22,843	31,458	431	1.37%
2001	\$681,533,440	\$60,600	\$24,635	27,666	378	1.37%
2002	\$681,203,578	\$64,600	\$25,177	27,057	367	1.36%
2003	\$709,398,594	\$65,600	\$25,832	27,463	361	1.31%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$206,051,885	\$56,100	\$24,633	8,365	468	5.59%
1998	\$206,244,985	\$58,200	\$25,633	8,046	470	5.84%
1999	\$211,277,574	\$59,200	\$25,830	8,180	496	6.06%
2000	\$240,208,765	\$59,300	\$25,724	9,338	499	5.34%
2001	\$252,810,652	\$60,600	\$27,135	9,317	492	5.28%
2002	\$252,688,292	\$64,600	\$27,732	9,112	488	5.36%
2003	\$263,147,060	\$65,600	\$28,453	9,249	492	5.32%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$161,933,794	\$56,100	\$27,228	5,947	234	3.93%
1998	\$183,270,541	\$58,200	\$27,898	6,569	232	3.53%
1999	\$209,367,950	\$59,200	\$27,401	7,641	275	3.60%
2000	\$247,887,557	\$59,300	\$28,722	8,631	383	4.44%
2001	\$260,013,328	\$60,600	\$30,414	8,549	382	4.47%
2002	\$259,887,482	\$64,600	\$31,083	8,361	368	4.40%
2003	\$270,644,224	\$65,600	\$31,891	8,486	370	4.36%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$52,826,673	\$56,100	\$21,646	2,441	148	6.06%
1998	\$57,718,692	\$58,200	\$22,579	2,556	191	7.47%
1999	\$61,373,411	\$59,200	\$23,048	2,663	215	8.07%
2000	\$68,083,878	\$59,300	\$22,420	3,037	222	7.31%
2001	\$67,057,607	\$60,600	\$26,021	2,577	211	8.19%
2002	\$67,025,151	\$64,600	\$26,593	2,520	193	7.66%
2003	\$69,799,322	\$65,600	\$27,285	2,558	195	7.62%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$83,357,088	\$56,100	\$29,040	2,870	99	3.45%
1998	\$93,401,478	\$58,200	\$28,732	3,251	108	3.32%
1999	\$109,258,515	\$59,200	\$29,825	3,663	102	2.78%
2000	\$120,753,518	\$59,300	\$30,563	3,951	107	2.71%
2001	\$125,880,180	\$60,600	\$32,245	3,904	112	2.87%
2002	\$125,819,254	\$64,600	\$32,954	3,818	105	2.75%
2003	\$131,026,913	\$65,600	\$33,811	3,875	105	2.71%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$354,824,152	\$56,100	\$28,216	12,575	398	3.17%
1998	\$448,460,559	\$58,200	\$28,768	15,589	565	3.62%
1999	\$528,622,500	\$59,200	\$29,592	17,864	731	4.09%
2000	\$589,790,656	\$59,300	\$29,901	19,725	766	3.88%
2001	\$611,873,252	\$60,600	\$31,562	19,387	553	2.85%
2002	\$611,577,105	\$64,600	\$32,256	18,960	614	3.24%
2003	\$636,890,282	\$65,600	\$33,095	19,245	615	3.20%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$256,745,491	\$56,100	\$24,412	10,517	543	5.16%
1998	\$300,510,710	\$58,200	\$25,511	11,780	556	4.72%
1999	\$354,782,826	\$59,200	\$25,890	13,704	677	4.94%
2000	\$385,415,299	\$59,300	\$27,672	13,928	638	4.58%
2001	\$408,753,868	\$60,600	\$29,542	13,837	577	4.17%
2002	\$408,556,031	\$64,600	\$30,192	13,533	572	4.23%
2003	\$425,466,165	\$65,600	\$30,977	13,736	575	4.19%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$110,832,679	\$56,100	\$25,898	4,280	161	3.76%
1998	\$133,179,633	\$58,200	\$27,329	4,873	212	4.35%
1999	\$128,031,127	\$59,200	\$26,545	4,823	181	3.75%
2000	\$136,639,156	\$59,300	\$28,872	4,733	219	4.63%
2001	\$165,653,947	\$60,600	\$31,260	5,299	226	4.26%
2002	\$165,573,770	\$64,600	\$31,948	5,182	224	4.32%
2003	\$172,426,869	\$65,600	\$32,778	5,260	225	4.28%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,224,534,297	\$56,100	\$30,113	40,665	807	1.98%
1998	\$1,301,103,722	\$58,200	\$29,373	44,296	742	1.68%
1999	\$1,352,842,619	\$59,200	\$29,839	45,339	798	1.76%
2000	\$1,388,913,532	\$59,300	\$31,068	44,706	786	1.76%
2001	\$1,366,737,282	\$60,600	\$31,315	43,645	817	1.87%
2002	\$1,366,075,781	\$64,600	\$32,004	42,685	725	1.70%
2003	\$1,422,617,658	\$65,600	\$32,836	43,325	720	1.66%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$897,838,190	\$56,100	\$29,150	30,800	266	0.86%
1998	\$962,275,313	\$58,200	\$29,994	32,082	243	0.76%
1999	\$1,015,806,960	\$59,200	\$31,621	32,125	275	0.86%
2000	\$1,052,440,031	\$59,300	\$28,707	36,662	260	0.71%
2001	\$1,065,353,865	\$60,600	\$32,596	32,684	255	0.78%
2002	\$1,064,838,234	\$64,600	\$33,313	31,965	257	0.80%
2003	\$1,108,911,888	\$65,600	\$34,179	32,444	248	0.76%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$157,697,456	\$56,100		\$28,000	5,632	160	2.84%
1998	\$171,689,627	\$58,200		\$29,823	5,757	156	2.71%
1999	\$177,943,483	\$59,200		\$30,779	5,781	143	2.47%
2000	\$178,123,479	\$59,300		\$29,941	5,949	138	2.32%
2001	\$195,957,805	\$60,600		\$32,827	5,969	160	2.68%
2002	\$195,862,961	\$64,600		\$33,549	5,838	142	2.43%
2003	\$203,969,729	\$65,600		\$34,421	5,925	142	2.40%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$272,184,261	\$56,100	\$29,760	9,146	277	3.03%
1998	\$275,130,775	\$58,200	\$32,015	8,594	246	2.86%
1999	\$279,471,449	\$59,200	\$32,353	8,638	271	3.14%
2000	\$267,014,485	\$59,300	\$32,992	8,093	230	2.84%
2001	\$276,250,763	\$60,600	\$34,211	8,075	236	2.92%
2002	\$276,117,058	\$64,600	\$34,964	7,897	221	2.80%
2003	\$287,545,543	\$65,600	\$35,873	8,016	221	2.76%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,574,405,619	\$56,100	\$44,713	35,211	979	2.78%
1998	\$1,650,905,729	\$58,200	\$44,031	37,494	868	2.32%
1999	\$1,641,480,392	\$59,200	\$45,113	36,386	854	2.35%
2000	\$1,638,732,696	\$59,300	\$45,532	35,991	776	2.16%
2001	\$1,596,383,591	\$60,600	\$47,386	33,689	690	2.05%
2002	\$1,595,610,941	\$64,600	\$48,428	32,948	653	1.98%
2003	\$1,661,653,278	\$65,600	\$49,688	33,442	650	1.94%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$156,032,207	\$56,100	\$28,848	5,409	442	8.17%
1998	\$178,308,876	\$58,200	\$30,997	5,752	364	6.33%
1999	\$190,871,419	\$59,200	\$32,634	5,849	348	5.95%
2000	\$183,289,405	\$59,300	\$32,936	5,565	220	3.95%
2001	\$180,352,700	\$60,600	\$33,500	5,384	235	4.36%
2002	\$180,265,409	\$64,600	\$34,237	5,266	231	4.39%
2003	\$187,726,595	\$65,600	\$35,127	5,345	233	4.36%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$399,808,019	\$56,100		\$36,270	11,023	424	3.85%
1998	\$432,680,748	\$58,200		\$37,876	11,424	391	3.42%
1999	\$479,017,761	\$59,200		\$38,830	12,336	435	3.53%
2000	\$508,486,049	\$59,300		\$38,427	13,232	442	3.34%
2001	\$501,918,665	\$60,600		\$42,159	11,905	412	3.46%
2002	\$501,675,736	\$64,600		\$43,086	11,643	397	3.41%
2003	\$522,440,095	\$65,600		\$44,207	11,818	399	3.38%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$53,425,379	\$56,100	\$31,208	1,712	103	6.02%
1998	\$58,091,066	\$58,200	\$32,017	1,814	109	6.01%
1999	\$56,487,310	\$59,200	\$33,187	1,702	138	8.11%
2000	\$53,475,551	\$59,300	\$33,316	1,605	130	8.10%
2001	\$50,611,792	\$60,600	\$34,955	1,448	122	8.43%
2002	\$50,587,296	\$64,600	\$35,724	1,416	107	7.56%
2003	\$52,681,104	\$65,600	\$36,653	1,437	108	7.51%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$221,067,600	\$56,100	\$25,885	8,540	414	4.85%
1998	\$242,648,759	\$58,200	\$26,683	9,094	382	4.20%
1999	\$265,425,084	\$59,200	\$26,586	9,984	450	4.51%
2000	\$301,769,006	\$59,300	\$27,820	10,847	478	4.41%
2001	\$329,382,365	\$60,600	\$29,130	11,307	533	4.71%
2002	\$329,222,944	\$64,600	\$29,771	11,058	492	4.45%
2003	\$342,849,482	\$65,600	\$30,545	11,224	495	4.41%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$288,593,696	\$56,100	\$30,245	9,542	594	6.23%
1998	\$321,680,342	\$58,200	\$31,607	10,178	620	6.09%
1999	\$350,819,537	\$59,200	\$32,772	10,705	685	6.40%
2000	\$428,305,657	\$59,300	\$33,636	12,733	789	6.20%
2001	\$456,268,125	\$60,600	\$34,900	13,074	739	5.65%
2002	\$456,047,291	\$64,600	\$35,668	12,786	732	5.72%
2003	\$474,923,089	\$65,600	\$36,595	12,978	738	5.69%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$291,737,187	\$56,100	\$25,839	11,290	492	4.36%
1998	\$321,547,029	\$58,200	\$25,265	12,727	488	3.83%
1999	\$363,842,061	\$59,200	\$28,009	12,990	560	4.31%
2000	\$408,209,311	\$59,300	\$29,535	13,821	614	4.44%
2001	\$352,283,657	\$60,600	\$30,282	11,633	527	4.53%
2002	\$352,113,152	\$64,600	\$30,948	11,377	501	4.40%
2003	\$366,687,115	\$65,600	\$31,753	11,548	504	4.36%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Insurable Earnings	Ceiling					
1997	\$142,476,837	\$56,100	\$56,100	\$28,710	4,963	127	2.56%	
1998	\$143,578,720	\$58,200	\$58,200	\$29,524	4,863	138	2.84%	
1999	\$149,082,038	\$59,200	\$59,200	\$29,479	5,057	126	2.49%	
2000	\$157,679,014	\$59,300	\$59,300	\$31,720	4,971	153	3.08%	
2001	\$202,258,390	\$60,600	\$60,600	\$31,724	6,376	178	2.79%	
2002	\$202,160,497	\$64,600	\$64,600	\$32,422	6,236	177	2.84%	
2003	\$210,527,920	\$65,600	\$65,600	\$33,265	6,329	177	2.80%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$668,578,018	\$56,100	\$35,080	19,058	755	3.96%
1998	\$739,248,663	\$58,200	\$35,894	20,595	773	3.75%
1999	\$782,328,687	\$59,200	\$36,913	21,194	727	3.43%
2000	\$803,838,320	\$59,300	\$38,563	20,845	713	3.42%
2001	\$768,927,908	\$60,600	\$39,781	19,329	523	2.71%
2002	\$768,555,747	\$64,600	\$40,656	18,904	546	2.89%
2003	\$800,366,269	\$65,600	\$41,713	19,187	546	2.85%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Insurable Earnings	Ceiling					
1997	\$154,165,346	\$56,100	\$60,600	\$29,314	5,259	286	5.44%	
1998	\$160,207,568	\$58,200		\$29,107	5,504	222	4.03%	
1999	\$171,544,395	\$59,200		\$29,215	5,872	243	4.14%	
2000	\$187,649,184	\$59,300		\$28,681	6,543	250	3.82%	
2001	\$216,305,519	\$60,600		\$31,133	6,948	287	4.13%	
2002	\$216,200,827	\$64,600		\$31,818	6,795	256	3.77%	
2003	\$225,149,379	\$65,600		\$32,645	6,897	257	3.73%	

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$711,045,955	\$56,100	\$31,994	22,224	880	3.96%
1998	\$795,741,477	\$58,200	\$32,880	24,202	911	3.76%
1999	\$876,233,594	\$59,200	\$33,721	25,985	1,011	3.89%
2000	\$931,472,181	\$59,300	\$34,816	26,754	992	3.71%
2001	\$865,279,333	\$60,600	\$36,002	24,034	742	3.09%
2002	\$864,860,538	\$64,600	\$36,794	23,505	737	3.14%
2003	\$900,657,115	\$65,600	\$37,751	23,858	738	3.09%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$679,719,564	\$56,100	\$29,551	23,001	1,168	5.08%
1998	\$739,443,448	\$58,200	\$29,890	24,739	1,211	4.90%
1999	\$782,691,944	\$59,200	\$30,994	25,253	1,218	4.82%
2000	\$850,118,871	\$59,300	\$32,520	26,141	1,275	4.88%
2001	\$834,393,930	\$60,600	\$33,675	24,778	1,071	4.32%
2002	\$833,990,083	\$64,600	\$34,416	24,233	1,062	4.38%
2003	\$868,508,933	\$65,600	\$35,311	24,596	1,068	4.34%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$164,971,950	\$56,100	\$32,575	5,064	217	4.29%
1998	\$168,486,736	\$58,200	\$32,163	5,239	161	3.07%
1999	\$178,337,034	\$59,200	\$32,840	5,430	153	2.82%
2000	\$178,484,100	\$59,300	\$32,488	5,494	167	3.04%
2001	\$173,140,832	\$60,600	\$34,709	4,988	150	3.01%
2002	\$173,057,032	\$64,600	\$35,473	4,878	149	3.05%
2003	\$180,219,862	\$65,600	\$36,395	4,951	149	3.01%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$257,347,572	\$56,100	\$29,034	8,864	400	4.51%
1998	\$268,296,424	\$58,200	\$30,573	8,776	323	3.68%
1999	\$282,344,758	\$59,200	\$28,930	9,760	324	3.32%
2000	\$287,854,856	\$59,300	\$30,841	9,333	398	4.26%
2001	\$255,227,064	\$60,600	\$32,765	7,790	303	3.89%
2002	\$255,103,534	\$64,600	\$33,486	7,619	270	3.54%
2003	\$265,662,269	\$65,600	\$34,356	7,733	272	3.52%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$282,817,267	\$56,100	\$32,078	8,817	214	2.43%
1998	\$294,100,450	\$58,200	\$31,121	9,450	286	3.03%
1999	\$337,867,442	\$59,200	\$32,858	10,283	267	2.60%
2000	\$399,523,142	\$59,300	\$34,090	11,720	341	2.91%
2001	\$398,424,535	\$60,600	\$36,474	10,924	306	2.80%
2002	\$398,231,698	\$64,600	\$37,276	10,684	305	2.85%
2003	\$414,714,507	\$65,600	\$38,246	10,844	305	2.81%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$746,173,382	\$56,100	\$34,001	21,946	626	2.85%
1998	\$823,659,373	\$58,200	\$35,033	23,511	640	2.72%
1999	\$858,163,310	\$59,200	\$36,129	23,752	667	2.81%
2000	\$903,615,772	\$59,300	\$38,213	23,647	573	2.42%
2001	\$939,468,770	\$60,600	\$38,134	24,636	539	2.19%
2002	\$939,014,067	\$64,600	\$38,973	24,094	536	2.22%
2003	\$977,879,859	\$65,600	\$39,986	24,455	534	2.18%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$132,284,648	\$56,100	\$44,033	3,004	172	5.73%
1998	\$147,889,641	\$58,200	\$41,043	3,603	171	4.75%
1999	\$169,805,283	\$59,200	\$44,173	3,844	171	4.45%
2000	\$174,514,690	\$59,300	\$40,668	4,291	180	4.19%
2001	\$166,630,929	\$60,600	\$46,435	3,589	148	4.12%
2002	\$166,550,280	\$64,600	\$47,457	3,510	147	4.19%
2003	\$173,443,796	\$65,600	\$48,690	3,563	147	4.13%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$168,902,758	\$56,100	\$36,285	4,655	186	4.00%
1998	\$155,732,581	\$58,200	\$34,941	4,457	139	3.12%
1999	\$156,919,294	\$59,200	\$37,131	4,226	121	2.86%
2000	\$153,903,933	\$59,300	\$35,492	4,336	114	2.63%
2001	\$166,189,556	\$60,600	\$38,229	4,347	123	2.83%
2002	\$166,109,120	\$64,600	\$39,070	4,251	109	2.56%
2003	\$172,984,377	\$65,600	\$40,086	4,315	109	2.53%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$447,974,051	\$56,100	\$34,847	12,855	641	4.99%
1998	\$483,769,767	\$58,200	\$35,630	13,578	682	5.02%
1999	\$471,552,979	\$59,200	\$36,692	12,852	687	5.35%
2000	\$485,416,542	\$59,300	\$36,539	13,285	625	4.70%
2001	\$496,659,465	\$60,600	\$38,025	13,061	604	4.62%
2002	\$496,419,082	\$64,600	\$38,862	12,774	599	4.69%
2003	\$516,965,868	\$65,600	\$39,872	12,965	603	4.65%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$632,008,477	\$56,100	\$41,235	15,327	477	3.11%
1998	\$679,680,978	\$58,200	\$41,905	16,220	438	2.70%
1999	\$686,657,128	\$59,200	\$43,818	15,671	407	2.60%
2000	\$718,841,870	\$59,300	\$44,649	16,100	427	2.65%
2001	\$735,975,854	\$60,600	\$46,294	15,898	376	2.37%
2002	\$735,619,642	\$64,600	\$47,312	15,548	359	2.31%
2003	\$766,066,939	\$65,600	\$48,543	15,781	358	2.27%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$961,159,103	\$56,100	\$41,511	23,154	822	3.55%
1998	\$1,014,365,031	\$58,200	\$41,894	24,213	697	2.88%
1999	\$1,083,777,878	\$59,200	\$43,173	25,103	813	3.24%
2000	\$1,113,148,104	\$59,300	\$44,876	24,805	747	3.01%
2001	\$1,083,231,770	\$60,600	\$44,104	24,561	714	2.91%
2002	\$1,082,707,486	\$64,600	\$45,074	24,021	639	2.66%
2003	\$1,127,520,749	\$65,600	\$46,246	24,381	639	2.62%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$353,672,106	\$56,100	\$41,443	8,534	573	6.71%
1998	\$393,055,828	\$58,200	\$42,975	9,146	462	5.05%
1999	\$417,782,211	\$59,200	\$43,013	9,713	346	3.56%
2000	\$407,775,312	\$59,300	\$43,285	9,421	319	3.39%
2001	\$417,304,040	\$60,600	\$42,662	9,782	250	2.56%
2002	\$417,102,065	\$64,600	\$43,601	9,567	268	2.80%
2003	\$434,365,919	\$65,600	\$44,734	9,710	268	2.76%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$184,733,691	\$56,100	\$31,949	5,782	543	9.39%
1998	\$208,099,297	\$58,200	\$33,225	6,263	422	6.74%
1999	\$240,826,423	\$59,200	\$36,114	6,668	437	6.55%
2000	\$257,331,190	\$59,300	\$37,434	6,874	401	5.83%
2001	\$205,191,848	\$60,600	\$39,978	5,133	337	6.57%
2002	\$205,092,535	\$64,600	\$40,858	5,020	330	6.57%
2003	\$213,581,315	\$65,600	\$41,920	5,095	333	6.54%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$285,845,404	\$56,100	\$39,198	7,292	523	7.17%
1998	\$331,142,122	\$58,200	\$40,534	8,170	525	6.43%
1999	\$349,460,755	\$59,200	\$41,490	8,423	345	4.10%
2000	\$343,504,003	\$59,300	\$42,124	8,155	259	3.18%
2001	\$313,672,194	\$60,600	\$42,008	7,467	143	1.92%
2002	\$313,520,377	\$64,600	\$42,932	7,303	198	2.71%
2003	\$326,496,985	\$65,600	\$44,048	7,412	197	2.66%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time	
						Injury Rate	
1997	\$176,105,857	\$56,100	\$28,355	6,211	217	3.49%	
1998	\$191,452,310	\$58,200	\$31,023	6,171	182	2.95%	
1999	\$198,296,330	\$59,200	\$31,242	6,347	219	3.45%	
2000	\$202,126,423	\$59,300	\$30,708	6,582	266	4.04%	
2001	\$187,798,290	\$60,600	\$31,105	6,038	183	3.03%	
2002	\$187,707,396	\$64,600	\$31,789	5,905	186	3.15%	
2003	\$195,476,605	\$65,600	\$32,616	5,994	186	3.10%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Ceiling						
1997	\$206,444,608	\$56,100		\$26,386	7,824	175	2.24%	
1998	\$236,367,988	\$58,200		\$27,201	8,690	174	2.00%	
1999	\$236,735,274	\$59,200		\$26,870	8,810	198	2.25%	
2000	\$245,822,201	\$59,300		\$31,018	7,925	211	2.66%	
2001	\$256,343,732	\$60,600		\$31,243	8,205	189	2.30%	
2002	\$256,219,662	\$64,600		\$31,930	8,024	188	2.34%	
2003	\$266,824,593	\$65,600		\$32,761	8,145	188	2.31%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$2,665,157,940	\$56,100		\$28,061	94,978	465	0.49%
1998	\$2,940,860,818	\$58,200		\$27,846	105,610	402	0.38%
1999	\$3,169,676,787	\$59,200		\$29,334	108,056	459	0.42%
2000	\$3,745,901,278	\$59,300		\$28,420	131,806	552	0.42%
2001	\$3,893,077,098	\$60,600		\$29,471	132,100	502	0.38%
2002	\$3,891,192,849	\$64,600		\$30,119	129,194	523	0.40%
2003	\$4,052,249,321	\$65,600		\$30,902	131,132	478	0.36%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$522,528,193	\$56,100	\$31,420	16,631	309	1.86%
1998	\$551,071,664	\$58,200	\$31,684	17,393	294	1.69%
1999	\$558,178,761	\$59,200	\$32,154	17,359	277	1.60%
2000	\$587,749,040	\$59,300	\$32,083	18,320	348	1.90%
2001	\$572,145,845	\$60,600	\$33,979	16,838	288	1.71%
2002	\$571,868,926	\$64,600	\$34,727	16,468	284	1.72%
2003	\$595,538,581	\$65,600	\$35,629	16,715	282	1.69%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$112,007,518	\$56,100	\$32,412	3,456	116	3.36%
1998	\$117,766,360	\$58,200	\$33,029	3,566	99	2.78%
1999	\$110,023,607	\$59,200	\$32,477	3,388	98	2.89%
2000	\$109,849,684	\$59,300	\$32,072	3,425	125	3.65%
2001	\$114,458,577	\$60,600	\$33,360	3,431	120	3.50%
2002	\$114,403,179	\$64,600	\$34,094	3,356	105	3.13%
2003	\$119,138,327	\$65,600	\$34,980	3,406	105	3.08%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$114,802,193	\$56,100	\$30,349	3,783	188	4.97%
1998	\$136,015,120	\$58,200	\$32,310	4,210	202	4.80%
1999	\$148,917,894	\$59,200	\$33,355	4,465	238	5.33%
2000	\$166,073,245	\$59,300	\$34,109	4,869	254	5.22%
2001	\$175,228,464	\$60,600	\$35,500	4,936	276	5.59%
2002	\$175,143,653	\$64,600	\$36,281	4,827	248	5.14%
2003	\$182,392,849	\$65,600	\$37,224	4,900	250	5.10%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$136,441,184	\$56,100	\$40,307	3,385	139	4.11%
1998	\$141,656,225	\$58,200	\$42,382	3,342	141	4.22%
1999	\$154,902,626	\$59,200	\$42,872	3,613	135	3.74%
2000	\$160,954,817	\$59,300	\$42,988	3,744	137	3.66%
2001	\$179,438,067	\$60,600	\$46,431	3,865	153	3.96%
2002	\$179,351,219	\$64,600	\$47,452	3,780	140	3.70%
2003	\$186,774,566	\$65,600	\$48,686	3,837	140	3.65%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$212,006,884	\$56,100	\$35,970	5,894	166	2.82%
1998	\$225,002,636	\$58,200	\$37,752	5,960	153	2.57%
1999	\$240,600,958	\$59,200	\$36,392	6,611	137	2.07%
2000	\$237,178,000	\$59,300	\$36,425	6,511	165	2.53%
2001	\$241,185,245	\$60,600	\$36,344	6,636	180	2.71%
2002	\$241,068,511	\$64,600	\$37,144	6,490	154	2.37%
2003	\$251,046,337	\$65,600	\$38,109	6,587	154	2.34%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$265,042,624	\$56,100	\$34,300	7,727	211	2.73%
1998	\$256,915,372	\$58,200	\$32,353	7,941	199	2.51%
1999	\$255,508,446	\$59,200	\$31,824	8,029	202	2.52%
2000	\$242,571,894	\$59,300	\$32,531	7,457	199	2.67%
2001	\$246,671,308	\$60,600	\$32,702	7,543	155	2.05%
2002	\$246,551,919	\$64,600	\$33,421	7,377	155	2.10%
2003	\$256,756,703	\$65,600	\$34,290	7,488	154	2.06%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$465,547,597	\$56,100	\$36,025	12,923	86	0.67%
1998	\$474,297,695	\$58,200	\$39,988	11,861	76	0.64%
1999	\$504,010,324	\$59,200	\$40,656	12,397	78	0.63%
2000	\$483,269,976	\$59,300	\$40,468	11,942	108	0.90%
2001	\$481,321,429	\$60,600	\$40,132	11,993	54	0.45%
2002	\$481,088,469	\$64,600	\$41,015	11,729	60	0.51%
2003	\$501,000,721	\$65,600	\$42,081	11,905	55	0.46%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$531,417,770	\$56,100	\$29,183	18,210	274	1.50%
1998	\$535,649,310	\$58,200	\$29,975	17,870	257	1.44%
1999	\$552,535,120	\$59,200	\$31,237	17,689	245	1.39%
2000	\$566,231,893	\$59,300	\$31,224	18,135	271	1.49%
2001	\$576,296,145	\$60,600	\$31,844	18,098	283	1.56%
2002	\$576,017,218	\$64,600	\$32,545	17,700	252	1.42%
2003	\$599,858,570	\$65,600	\$33,391	17,965	249	1.39%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$538,536,668	\$56,100	\$32,082	16,786	180	1.07%
1998	\$580,557,204	\$58,200	\$32,415	17,910	182	1.02%
1999	\$636,772,210	\$59,200	\$33,626	18,937	162	0.86%
2000	\$684,037,995	\$59,300	\$35,289	19,384	228	1.18%
2001	\$758,267,289	\$60,600	\$34,959	21,690	220	1.01%
2002	\$757,900,288	\$64,600	\$35,728	21,213	216	1.02%
2003	\$789,269,781	\$65,600	\$36,657	21,531	211	0.98%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Ceiling						
1997	\$300,953,259	\$56,100		\$29,180	10,314	138	1.34%	
1998	\$302,399,213	\$58,200		\$31,448	9,616	123	1.28%	
1999	\$310,857,522	\$59,200		\$28,962	10,733	131	1.22%	
2000	\$345,692,988	\$59,300		\$27,204	12,707	182	1.43%	
2001	\$345,095,389	\$60,600		\$28,614	12,060	168	1.39%	
2002	\$344,928,363	\$64,600		\$29,244	11,795	150	1.27%	
2003	\$359,204,948	\$65,600		\$30,004	11,972	148	1.24%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$543,071,055	\$56,100	\$34,421	15,777	243	1.54%
1998	\$554,198,287	\$58,200	\$33,873	16,361	232	1.42%
1999	\$573,416,219	\$59,200	\$35,961	15,946	233	1.46%
2000	\$571,024,990	\$59,300	\$37,079	15,400	206	1.34%
2001	\$568,742,904	\$60,600	\$37,278	15,257	162	1.06%
2002	\$568,467,632	\$64,600	\$38,098	14,921	167	1.12%
2003	\$591,996,508	\$65,600	\$39,089	15,145	163	1.08%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$575,239,645	\$56,100	\$30,108	19,106	253	1.32%
1998	\$622,785,799	\$58,200	\$30,528	20,400	238	1.17%
1999	\$643,399,154	\$59,200	\$30,109	21,369	213	1.00%
2000	\$683,907,210	\$59,300	\$29,983	22,810	245	1.07%
2001	\$663,560,863	\$60,600	\$30,159	22,002	216	0.98%
2002	\$663,239,700	\$64,600	\$30,822	21,518	209	0.97%
2003	\$690,691,191	\$65,600	\$31,624	21,841	204	0.93%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$157,841,684	\$56,100	\$27,260	5,790	214	3.70%
1998	\$182,850,997	\$58,200	\$26,400	6,926	264	3.81%
1999	\$202,513,803	\$59,200	\$28,000	7,233	303	4.19%
2000	\$226,481,370	\$59,300	\$28,567	7,928	286	3.61%
2001	\$225,798,779	\$60,600	\$29,373	7,687	276	3.59%
2002	\$225,689,492	\$64,600	\$30,019	7,518	274	3.64%
2003	\$235,030,780	\$65,600	\$30,800	7,631	275	3.60%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$97,011,497	\$56,100	\$24,183	4,012	160	3.99%
1998	\$91,726,340	\$58,200	\$25,127	3,651	110	3.01%
1999	\$88,515,251	\$59,200	\$24,654	3,590	143	3.98%
2000	\$94,647,185	\$59,300	\$25,890	3,656	162	4.43%
2001	\$96,400,751	\$60,600	\$26,547	3,631	159	4.38%
2002	\$96,354,093	\$64,600	\$27,131	3,551	154	4.34%
2003	\$100,342,189	\$65,600	\$27,836	3,604	155	4.30%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$122,817,452	\$56,100	\$23,252	5,282	132	2.50%
1998	\$143,730,072	\$58,200	\$23,484	6,120	137	2.24%
1999	\$159,356,624	\$59,200	\$23,948	6,654	142	2.13%
2000	\$168,522,521	\$59,300	\$22,903	7,358	189	2.57%
2001	\$173,394,671	\$60,600	\$24,173	7,173	194	2.70%
2002	\$173,310,748	\$64,600	\$24,705	7,015	162	2.31%
2003	\$180,484,080	\$65,600	\$25,347	7,120	162	2.28%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$32,754,881,837	\$56,100	\$32,029	1,022,677	32,905	3.22%
1998	\$35,289,691,112	\$58,200	\$32,432	1,088,129	31,516	2.90%
1999	\$37,613,526,010	\$59,200	\$33,174	1,133,810	32,951	2.91%
2000	\$39,643,986,187	\$59,300	\$33,330	1,189,449	33,464	2.81%
2001	\$39,647,354,872	\$60,600	\$34,428	1,151,587	30,461	2.65%
2002	\$39,628,165,552	\$64,600	\$35,186	1,126,252	28,926	2.57%
2003	\$41,268,375,324	\$65,600	\$36,101	1,143,146	28,911	2.53%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index * (%)	Cost per LTI (\$)	
207	MEAT AND FISH PRODUCTS	88%	11,919	4.12
210	POULTRY PRODUCTS	96%	12,908	3.70
214	FRUIT AND VEGETABLE PRODUCTS	86%	11,584	2.02
216	DAIRY PRODUCTS	95%	12,780	1.64
220	OTHER BAKERY PRODUCTS	109%	14,717	3.98
222	CONFECTIONERY	85%	11,460	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	91%	12,224	1.94
226	CRUSHED AND GROUND FOODS	103%	13,871	1.62
230	ALCOHOLIC BEVERAGES	92%	12,413	1.31
231	SOFT DRINKS	74%	10,047	2.37
237	TIRES AND TUBES	124%	16,733	3.81
238	OTHER RUBBER PRODUCTS	92%	12,429	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	105%	14,116	2.18
261	PLASTIC FILM AND SHEETING	89%	12,070	1.77
263	OTHER PLASTIC PRODUCTS	89%	12,031	3.41
273	TANNERIES AND LEATHER PRODUCTS	101%	13,674	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	106%	14,347	3.89
301	CLOTHING, FIBRE AND YARN	117%	15,783	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	97%	13,112	5.74
311	WOODEN CABINETS	110%	14,900	4.85
312	WOODEN BOXES AND PALLETS	89%	11,962	8.06

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium	
		Cost Index *	Cost per LTI (%)	Cost per LTI (\$)	Rate (\$)
322	UPHOLSTERED FURNITURE	119%		16,115	2.86
323	METAL FURNITURE	83%		11,178	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	104%		13,984	4.37
328	FURNITURE PARTS AND FIXTURES	89%		12,051	3.65
333	PRINTING, PLATEMAKING AND BINDING	97%		13,087	1.51
335	PUBLISHING	89%		11,989	0.60
338	FOLDING CARTONS	81%		10,884	1.72
341	PAPER PRODUCTS	94%		12,623	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	174%		23,435	2.02
358	FOUNDRIES	121%		16,382	4.57
361	NON-FERROUS METAL INDUSTRIES	106%		14,308	2.54
370	METAL TANKS	71%		9,518	4.44
374	DOORS AND WINDOWS	82%		11,126	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	91%		12,348	4.30
377	COATING OF METAL PRODUCTS	92%		12,467	3.94
379	HARDWARE, TOOLS AND CUTLERY	103%		13,911	2.28
382	METAL DIES, MOULDS AND PATTERNS	77%		10,413	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	65%		8,796	2.29
385	MACHINE SHOPS	95%		12,890	2.40
387	OTHER METAL FABRICATING INDUSTRIES	88%		11,848	3.26
389	METAL CLOSURES AND CONTAINERS	116%		15,612	2.88

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index * (%)	Cost per LTI (\$)	
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	111%	14,959	2.63
393	WIRE PRODUCTS	79%	10,708	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	89%	12,065	2.01
403	OTHER MACHINERY AND EQUIPMENT	94%	12,678	1.57
406	ELEVATORS AND ESCALATORS	118%	15,993	2.94
408	BOILERS, PUMPS AND FANS	118%	15,918	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	96%	12,900	3.29
417	AIRCRAFT MANUFACTURING	76%	10,269	1.01
419	MOTOR VEHICLE ASSEMBLY	111%	14,959	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	87%	11,802	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	111%	14,959	2.63
424	MOTOR VEHICLE STAMPINGS	111%	14,959	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	111%	14,959	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	131%	17,729	2.50
432	TRUCKS, BUSES AND TRAILERS	70%	9,428	3.18
442	RAILROAD ROLLING STOCK	143%	19,317	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	69%	9,329	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	101%	13,621	2.18
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	75%	10,156	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	77%	10,423	1.08
485	BRICKS, CERAMICS AND ABRASIVES	141%	18,999	3.68

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index *	Cost per LTI	
		(%)	(\$)	(\$)
496	CONCRETE PRODUCTS	133%	18,005	5.43
497	READY-MIX CONCRETE	174%	23,498	3.71
501	NON-METALLIC MINERAL PRODUCTS	132%	17,867	2.40
502	GLASS PRODUCTS	139%	18,809	2.47
507	PETROLEUM AND COAL PRODUCTS	222%	29,945	0.82
512	RESINS, PAINT, INK AND ADHESIVES	116%	15,652	1.47
514	PHARMACEUTICALS AND MEDICINES	56%	7,613	0.49
517	SOAP AND TOILETRIES	93%	12,545	1.21
524	CHEMICAL INDUSTRIES	133%	17,981	1.16
529	JEWELRY AND INSTRUMENTS	103%	13,852	0.97
533	SIGNS AND DISPLAYS	97%	13,114	3.64
538	SPORTING GOODS AND TOYS	103%	13,927	4.81
542	OTHER MANUFACTURED PRODUCTS	73%	9,865	2.14
CLASS: D MANUFACTURING			13,500	2.14

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.543	0.712
	Total	0.543	0.712
B.2 Legislative Obligations			
	WSIAT	0.020	0.026
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.053	0.069
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.018
	Total	0.100	0.131
B.3 Accident Prevention			
	IAPA	0.057	0.057
	Total	0.700	0.900
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.200	
B.5 NET OVERHEAD EXPENSES		0.900	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.507	0.641
	Total	0.507	0.641
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.116
B.3 Accident Prevention			
	IAPA	0.053	0.053
	Total	0.652	0.810
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.158	
B.5 NET OVERHEAD EXPENSES		0.810	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.361	0.347
	Total	0.361	0.347
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.065	0.063
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	0.464	0.448
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.448	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.328	0.281
	Total	0.328	0.281
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.059	0.051
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	0.421	0.366
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.366	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.531	0.689
	Total	0.531	0.689
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.096	0.125
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	0.682	0.869
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
B.5 NET OVERHEAD EXPENSES		0.869	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.304	0.234
	Total	0.304	0.234
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	Total	0.055	0.042
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	0.391	0.308
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.083)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.308	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.354	0.334
	Total	0.354	0.334
B.2 Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.032
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	Total	0.064	0.060
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	0.454	0.430
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.024)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.430	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.327	0.279
	Total	0.327	0.279
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.049
B.3 Accident Prevention			
	IAPA	0.033	0.033
	Total	0.420	0.363
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.057)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.363	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.299	0.224
	Total	0.299	0.224
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.054	0.040
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	0.385	0.296
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.296	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.392	0.410
	Total	0.392	0.410
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.071	0.074
B.3 Accident Prevention			
	IAPA	0.040	0.040
	Total	0.503	0.524
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.021	
B.5 NET OVERHEAD EXPENSES		0.524	

**2003 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES****RATE GROUP 237: TIRES AND TUBES**

(CLASS D: MANUFACTURING)

Premium Rate Components

Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.516	0.658
	Total	0.516	0.658
B.2 Legislative Obligations			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.050	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.095	0.121
B.3 Accident Prevention			
	IAPA	0.054	0.054
	Total	0.665	0.833
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.168	
B.5 NET OVERHEAD EXPENSES		0.833	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.455
	Total	0.414	0.455
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.580
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.048	
B.5 NET OVERHEAD EXPENSES		0.580	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.374	0.374
	Total	0.374	0.374
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.067
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.482	0.482
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.482	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.339	0.303
	Total	0.339	0.303
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.061	0.055
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	0.436	0.394
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.042)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.394	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.482	0.590
	Total	0.482	0.590
B.2 Legislative Obligations			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.058
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	Total	0.088	0.108
B.3 Accident Prevention			
	IAPA	0.050	0.050
	Total	0.619	0.747
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.128	
B.5 NET OVERHEAD EXPENSES		0.747	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.408	0.443
	Total	0.408	0.443
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.079
B.3 Accident Prevention			
	IAPA	0.042	0.042
	Total	0.525	0.566
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.041	
B.5 NET OVERHEAD EXPENSES		0.566	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.523	0.672
	Total	0.523	0.672
B.2 Legislative Obligations			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.096	0.123
B.3 Accident Prevention			
	IAPA	0.054	0.054
	Total	0.672	0.848
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.176	
B.5 NET OVERHEAD EXPENSES		0.848	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.344	0.313
	Total	0.344	0.313
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	Total	0.062	0.057
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	0.441	0.405
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.405	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.683	0.994
	Total	0.683	0.994
B.2 Legislative Obligations			
	WSIAT	0.025	0.036
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.066	0.096
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	Total	0.124	0.181
B.3 Accident Prevention			
	IAPA	0.071	0.071
	Total	0.879	1.247
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.368	
B.5 NET OVERHEAD EXPENSES		1.247	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.606	0.838
	Total	0.606	0.838
B.2 Legislative Obligations			
	WSIAT	0.022	0.030
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.111	0.154
B.3 Accident Prevention			
	IAPA	0.063	0.063
	Total	0.781	1.056
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.275	
B.5 NET OVERHEAD EXPENSES		1.056	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.884	1.397
	Total	0.884	1.397
B.2 Legislative Obligations			
	WSIAT	0.032	0.051
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.086	0.136
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.022	0.035
	Total	0.161	0.255
B.3 Accident Prevention			
	IAPA	0.093	0.093
	Total	1.139	1.746
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.607	
B.5 NET OVERHEAD EXPENSES		1.746	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.434	0.494
	Total	0.434	0.494
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.079	0.090
B.3 Accident Prevention			
	IAPA	0.045	0.045
	Total	0.558	0.629
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.071	
B.5 NET OVERHEAD EXPENSES		0.629	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.404	0.434
	Total	0.404	0.434
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.079
B.3 Accident Prevention			
	IAPA	0.042	0.042
	Total	0.520	0.556
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.036	
B.5 NET OVERHEAD EXPENSES		0.556	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.565	0.756
	Total	0.565	0.756
B.2 Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.055	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	Total	0.102	0.137
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	0.728	0.954
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.226	
B.5 NET OVERHEAD EXPENSES		0.954	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.502	0.631
	Total	0.502	0.631
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.116
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.645	0.798
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.153	
B.5 NET OVERHEAD EXPENSES		0.798	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.317	0.259
	Total	0.317	0.259
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.056	0.046
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.406	0.338
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.068)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.338	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.238	0.101
	Total	0.238	0.101
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.043	0.018
B.3 Accident Prevention			
	IAPA	0.024	0.024
	Total	0.306	0.144
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.162)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.144	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.335	0.296
	Total	0.335	0.296
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.060	0.053
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	0.430	0.384
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.046)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.384	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.378	0.382
	Total	0.378	0.382
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.068
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.486	0.491
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.005	
B.5 NET OVERHEAD EXPENSES		0.491	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.361	0.347
	Total	0.361	0.347
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.065	0.063
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	0.464	0.448
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.448	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.582	0.791
	Total	0.582	0.791
B.2 Legislative Obligations			
	WSIAT	0.021	0.029
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.003	0.004
	OHSA	0.056	0.076
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.020
	Total	0.106	0.144
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	0.749	0.996
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.247	
B.5 NET OVERHEAD EXPENSES		0.996	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative	WSIB Administrative	0.406	0.437
	Total	0.406	0.437
B.2 Legislative Obligations	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.079
B.3 Accident Prevention	IAPA	0.042	0.042
	Total	0.522	0.559
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.037	
B.5 NET OVERHEAD EXPENSES		0.559	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.571	0.769
	Total	0.571	0.769
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.055	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	Total	0.104	0.140
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	0.734	0.968
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.234	
B.5 NET OVERHEAD EXPENSES		0.968	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.504	0.635
	Total	0.504	0.635
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.116
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.648	0.803
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.155	
B.5 NET OVERHEAD EXPENSES		0.803	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.558	0.743
	Total	0.558	0.743
B.2 Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.054	0.072
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	Total	0.101	0.135
B.3 Accident Prevention			
	IAPA	0.058	0.058
	Total	0.718	0.937
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.219	
B.5 NET OVERHEAD EXPENSES		0.937	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.527	0.680
	Total	0.527	0.680
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.096	0.124
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	0.679	0.860
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.181	
B.5 NET OVERHEAD EXPENSES		0.860	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.383	0.391
	Total	0.383	0.391
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.069	0.071
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.493	0.503
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.010	
B.5 NET OVERHEAD EXPENSES		0.503	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.328	0.281
	Total	0.328	0.281
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.050
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	0.421	0.366
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.366	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.384	0.393
	Total	0.384	0.393
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.069	0.071
B.3 Accident Prevention			
	IAPA	0.040	0.040
	Total	0.495	0.506
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.011	
B.5 NET OVERHEAD EXPENSES		0.506	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.394	0.413
	Total	0.394	0.413
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.071	0.075
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.508	0.531
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.023	
B.5 NET OVERHEAD EXPENSES		0.531	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Premium Rate Components

Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.469	0.564
	Total	0.469	0.564
B.2 Legislative Obligations			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.103
B.3 Accident Prevention			
	IAPA	0.049	0.049
	Total	0.603	0.715
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.112	
B.5 NET OVERHEAD EXPENSES		0.715	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.435	0.496
	Total	0.435	0.496
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.079	0.090
B.3 Accident Prevention			
	IAPA	0.045	0.045
	Total	0.560	0.632
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.072	
B.5 NET OVERHEAD EXPENSES		0.632	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.454
	Total	0.414	0.454
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
B.5 NET OVERHEAD EXPENSES		0.579	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.400	0.426
	Total	0.400	0.426
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.072	0.077
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.513	0.544
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		0.544	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.360	0.346
	Total	0.360	0.346
B.2 Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.065	0.062
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	0.463	0.446
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.017)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.446	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.322	0.269
	Total	0.322	0.269
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.049
B.3 Accident Prevention			
	IAPA	0.033	0.033
	Total	0.413	0.351
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.062)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.351	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.440	0.507
	Total	0.440	0.507
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.043	0.050
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.080	0.092
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.567	0.646
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.079	
B.5 NET OVERHEAD EXPENSES		0.646	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.383
	Total	0.379	0.383
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.068
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.487	0.492
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.005	
B.5 NET OVERHEAD EXPENSES		0.492	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.470	0.567
	Total	0.470	0.567
B.2 Legislative Obligations			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.104
B.3 Accident Prevention			
	IAPA	0.049	0.049
	Total	0.605	0.720
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
B.5 NET OVERHEAD EXPENSES		0.720	



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2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.274	0.173
	Total	0.274	0.173
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.050	0.031
B.3 Accident Prevention			
	IAPA	0.028	0.028
	Total	0.352	0.232
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.120)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.232	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.454
	Total	0.414	0.454
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
B.5 NET OVERHEAD EXPENSES		0.579	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.314	0.253
	Total	0.314	0.253
B.2 Legislative Obligations			
	WSiAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSa	0.030	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	Total	0.056	0.045
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.403	0.331
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.072)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.331	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.454
	Total	0.414	0.454
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
B.5 NET OVERHEAD EXPENSES		0.579	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.454
	Total	0.414	0.454
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
B.5 NET OVERHEAD EXPENSES		0.579	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.414	0.454
	Total	0.414	0.454
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.532	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
B.5 NET OVERHEAD EXPENSES		0.579	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.402	0.430
	Total	0.402	0.430
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.078
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.517	0.550
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
B.5 NET OVERHEAD EXPENSES		0.550	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.461	0.548
	Total	0.461	0.548
B.2 Legislative Obligations			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.053
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.102
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	0.594	0.697
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.103	
B.5 NET OVERHEAD EXPENSES		0.697	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.402	0.430
	Total	0.402	0.430
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.078
B.3 Accident Prevention			
	IAPA	0.042	0.042
	Total	0.518	0.551
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
B.5 NET OVERHEAD EXPENSES		0.551	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.362	0.350
	Total	0.362	0.350
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.065	0.063
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	0.465	0.451
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.014)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.451	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.375	0.376
	Total	0.375	0.376
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.067
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.483	0.484
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.001	
B.5 NET OVERHEAD EXPENSES		0.484	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.212	0.048
	Total	0.212	0.048
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	Total	0.038	0.009
B.3 Accident Prevention			
	IAPA	0.021	0.021
	Total	0.271	0.078
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.078	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.280	0.185
	Total	0.280	0.185
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.027	0.018
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.051	0.034
B.3 Accident Prevention			
	IAPA	0.028	0.028
	Total	0.359	0.247
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.112)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.247	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Premium Rate Components

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.505	0.636
	Total	0.505	0.636
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.116
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.650	0.805
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.155	
B.5 NET OVERHEAD EXPENSES		0.805	



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2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.656	0.939
	Total	0.656	0.939
B.2 Legislative Obligations			
	WSIAT	0.024	0.034
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.064	0.092
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.023
	Total	0.120	0.172
B.3 Accident Prevention			
	IAPA	0.069	0.069
	Total	0.846	1.181
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.335	
B.5 NET OVERHEAD EXPENSES		1.181	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.507	0.641
	Total	0.507	0.641
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSAA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.116
B.3 Accident Prevention			
	THSAO	0.053	0.053
	Total	0.653	0.811
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.158	
B.5 NET OVERHEAD EXPENSES		0.811	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.394	0.413
	Total	0.394	0.413
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.071	0.075
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.508	0.531
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.023	
B.5 NET OVERHEAD EXPENSES		0.531	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.400	0.426
	Total	0.400	0.426
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSAA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.072	0.077
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.513	0.544
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		0.544	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.257	0.138
	Total	0.257	0.138
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.025	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.046	0.025
B.3 Accident Prevention			
	IAPA	0.026	0.026
	Total	0.330	0.190
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.140)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.190	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.314	0.253
	Total	0.314	0.253
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	Total	0.056	0.045
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.403	0.331
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.072)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.331	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.228	0.081
	Total	0.228	0.081
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	Total	0.041	0.014
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	0.293	0.119
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.174)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.119	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.291	0.207
	Total	0.291	0.207
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.028	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.053	0.038
B.3 Accident Prevention			
	IAPA	0.030	0.030
	Total	0.373	0.274
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.099)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.274	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.287	0.199
	Total	0.287	0.199
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.051	0.035
B.3 Accident Prevention			
	IAPA	0.029	0.029
	Total	0.368	0.264
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.104)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.264	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.270	0.165
	Total	0.270	0.165
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.049	0.030
B.3 Accident Prevention			
	IAPA	0.027	0.027
	Total	0.347	0.223
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.124)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.223	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.502	0.630
	Total	0.502	0.630
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	Total	0.092	0.115
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.646	0.797
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.151	
B.5 NET OVERHEAD EXPENSES		0.797	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.603	0.833
	Total	0.603	0.833
B.2 Legislative Obligations			
	WSIAT	0.022	0.030
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.058	0.080
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.110	0.152
B.3 Accident Prevention			
	IAPA	0.063	0.063
	Total	0.776	1.048
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.272	
B.5 NET OVERHEAD EXPENSES		1.048	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.371	0.368
	Total	0.371	0.368
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.066	0.065
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	0.477	0.473
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.004)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.473	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.371	0.368
	Total	0.371	0.368
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.066	0.067
B.3 Accident Prevention			
		0.038	0.038
	Total	0.478	0.474
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.004)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.474	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.904		2.133		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.412)		(0.502)		
b. <i>plus</i> Transfer Charge	0.422		0.429		
3. NET NEW CLAIMS COST	1.915	46%	2.060	2.060	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.543		0.567		
2. Legislative Obligations	0.100		0.122		
3. Accident Prevention	0.057		0.058		
4. TOTAL OVERHEAD EXPENSES	0.700		0.747		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.200		0.258		
5. NET OVERHEAD EXPENSES	0.900	22%	1.005	1.005	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.019)		(0.011)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.034)	-1%	(0.011)	(0.011)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.12	100%	4.63	4.63	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.682		1.587		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.337)		(0.364)		
b. <i>plus</i> Transfer Charge	0.373		0.319		
3. NET NEW CLAIMS COST	1.719	46%	1.542	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.507		0.470		
2. Legislative Obligations	0.092		0.100		
3. Accident Prevention	0.053		0.048		
4. TOTAL OVERHEAD EXPENSES	0.652		0.618		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.158		0.139		
5. NET OVERHEAD EXPENSES	0.810	22%	0.757	22%	
C. UNFUNDED LIABILITY					
5. NET OVERHEAD EXPENSES	1.204	33%	1.178	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.008)		
2. 2000 Accident Year	(0.013)		N/A		
	(0.031)	-1%	(0.008)	0%	
E. TOTAL PREMIUM RATE (A + B + C + D)	3.70	100%	3.47	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.934		0.982		
2. Second Injury Enhancement Fund (SIEF)	(0.208)		(0.238)		
a. <i>minus</i> Relief	0.207		0.197		
b. <i>plus</i> Transfer Charge	0.933	46%	0.941	0.941	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.361		0.357		
2. Legislative Obligations	0.065		0.076		
3. Accident Prevention	0.037		0.036		
4. TOTAL OVERHEAD EXPENSES	0.464		0.469		
a. <i>minus</i> Relief	(0.016)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.448	22%	0.469	0.469	22%
C. UNFUNDED LIABILITY	0.654	32%	0.719	0.719	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.009)		(0.005)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.017)	-1%	(0.005)	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.02	100%	2.12	2.12	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.740		0.790	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.150)		(0.152)	
b. <i>plus</i> Transfer Charge	0.164		0.159	
3. NET NEW CLAIMS COST	0.755	46%	0.797	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.328		0.330	
2. Legislative Obligations	0.059		0.071	
3. Accident Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	0.421		0.433	
a. <i>minus</i> Relief	(0.055)		(0.034)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.366	22%	0.399	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	0.529	32%	0.609	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.013)	-1%	(0.004)	0%
2. 2000 Accident Year	(0.013)		(0.004)	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.64	100%	1.80	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.804		1.604	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.354)		(0.392)	
b. <i>plus</i> Transfer Charge	0.400		0.322	
3. NET NEW CLAIMS COST	1.850	46%	1.534	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.531		0.469	
2. Legislative Obligations	0.096		0.100	
3. Accident Prevention	0.055		0.048	
4. TOTAL OVERHEAD EXPENSES	0.682		0.616	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.187		0.137	
5. NET OVERHEAD EXPENSES	0.869	22%	0.753	22%
C. UNFUNDED LIABILITY	1.296	33%	1.172	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.019)		(0.008)	
2. 2000 Accident Year	(0.014)		N/A	
	(0.033)	-1%	(0.008)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	3.98	100%	3.45	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.609		0.568		
2. Second Injury Enhancement Fund (SIEF)	(0.116)		(0.119)		
a. <i>minus</i> Relief	0.135		0.114		
b. <i>plus</i> Transfer Charge	0.629	46%	0.563	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.304		0.285		
2. Legislative Obligations	0.055		0.062		
3. Accident Prevention	0.031		0.028		
4. TOTAL OVERHEAD EXPENSES	0.391		0.375		
a. <i>minus</i> Relief	(0.083)		(0.087)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.308	22%	0.288	23%	
C. UNFUNDED LIABILITY	0.441	32%	0.431	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.005)		(0.003)		
2. 2000 Accident Year	(0.004)		N/A		
	(0.011)	-1%	(0.003)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.37	100%	1.28	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.869		0.996	
2. Second Injury Enhancement Fund (SIEF)	(0.167)		(0.206)	
a. <i>minus</i> Relief	0.193		0.199	
b. <i>plus</i> Transfer Charge	0.895	46%	0.989	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.354		0.356	
2. Legislative Obligations	0.064		0.078	
3. Accident Prevention	0.036		0.037	
4. TOTAL OVERHEAD EXPENSES	0.454		0.481	
a. <i>minus</i> Relief	(0.024)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.011	
5. NET OVERHEAD EXPENSES	0.430	22%	0.492	22%
C. UNFUNDED LIABILITY	0.627	32%	0.756	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.009)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.016)	-1%	(0.005)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	1.94	100%	2.23	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.732		0.649		
2. Second Injury Enhancement Fund (SIEF)	(0.147)		(0.128)		
a. <i>minus</i> Relief	0.162		0.130		
b. <i>plus</i> Transfer Charge	0.748	46%	0.651	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.327		0.302		
2. Legislative Obligations	0.058		0.064		
3. Accident Prevention	0.033		0.030		
4. TOTAL OVERHEAD EXPENSES	0.420		0.397		
a. <i>minus</i> Relief	(0.057)		(0.067)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.363	22%	0.330	22%	
C. UNFUNDED LIABILITY	0.524	32%	0.498	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.007)		(0.003)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.013)	-1%	(0.003)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.62	100%	1.48	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.592		0.575	
2. Second Injury Enhancement Fund (SIEF)	(0.122)		(0.116)	
a. <i>minus</i> Relief	0.131		0.116	
b. <i>plus</i> Transfer Charge	0.602	46%	0.575	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.299		0.288	
2. Legislative Obligations	0.054		0.062	
3. Accident Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.385		0.378	
a. <i>minus</i> Relief	(0.089)		(0.085)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.296	23%	0.293	23%
C. UNFUNDED LIABILITY	0.422	32%	0.439	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.006)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.010)	-1%	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.31	100%	1.30	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.105		1.127	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.250)		(0.257)	
b. <i>plus</i> Transfer Charge	0.245		0.227	
3. NET NEW CLAIMS COST	1.100	46%	1.097	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.392		0.386	
2. Legislative Obligations	0.071		0.082	
3. Accident Prevention	0.040		0.039	
4. TOTAL OVERHEAD EXPENSES	0.503		0.508	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.021		0.036	
5. NET OVERHEAD EXPENSES	0.524	22%	0.544	22%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.011)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.37	100%	2.47	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.676		1.856		
2. Second Injury Enhancement Fund (SIEF)	(0.278)		(0.360)		
a. <i>minus</i> Relief	0.372		0.373		
b. <i>plus</i> Transfer Charge	1.770	46%	1.869	1.869	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.516		0.532		
2. Legislative Obligations	0.095		0.114		
3. Accident Prevention	0.054		0.054		
4. TOTAL OVERHEAD EXPENSES	0.665		0.700		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.168		0.214		
5. NET OVERHEAD EXPENSES	0.833	22%	0.914	0.914	22%
C. UNFUNDED LIABILITY		33%		1.428	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.018)		(0.010)		
2. 2000 Accident Year	(0.013)	-1%	N/A	(0.010)	0%
	(0.032)				
E. TOTAL PREMIUM RATE (A + B + C + D)	3.81	100%	4.20	4.20	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.185		1.238		
2. Second Injury Enhancement Fund (SIEF)	(0.229)		(0.252)		
a. <i>minus</i> Relief	0.263		0.248		
b. <i>plus</i> Transfer Charge	1.219	46%	1.224	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.414		0.410		
2. Legislative Obligations	0.074		0.089		
3. Accident Prevention	0.043		0.041		
4. TOTAL OVERHEAD EXPENSES	0.532		0.539		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.048		0.065		
5. NET OVERHEAD EXPENSES	0.580	22%	0.604	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.012)		(0.006)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.022)	-1%	(0.006)	0%	
D. (GAIN)/LOSS					
1. 1999 Accident Year					
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	2.63	100%	2.76	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.929		1.005		
2. Second Injury Enhancement Fund (SIEF)	(0.130)		(0.160)		
a. <i>minus</i> Relief	0.206		0.201		
b. <i>plus</i> Transfer Charge	1.006	46%	1.046	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.374		0.377		
2. Legislative Obligations	0.067		0.080		
3. Accident Prevention	0.039		0.038		
4. TOTAL OVERHEAD EXPENSES	0.482		0.495		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.024		
5. NET OVERHEAD EXPENSES	0.482	22%	0.519	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.010)		(0.006)		
2. 2000 Accident Year	(0.007)		N/A		
D. (GAIN)/LOSS	(0.018)	-1%	(0.006)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.18	100%	2.36	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.784		0.841	
2. Second Injury Enhancement Fund (SIEF)	(0.142)		(0.150)	
a. <i>minus</i> Relief	0.174		0.168	
b. <i>plus</i> Transfer Charge	0.816	46%	0.859	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.339		0.341	
2. Legislative Obligations	0.061		0.073	
3. Accident Prevention	0.035		0.034	
4. TOTAL OVERHEAD EXPENSES	0.436		0.449	
a. <i>minus</i> Relief	(0.042)		(0.019)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.394	22%	0.430	22%
C. UNFUNDED LIABILITY	0.571	32%	0.657	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.008)		(0.005)	
2. 2000 Accident Year	(0.006)		N/A	
	(0.014)	-1%	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.77	100%	1.94	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.499		1.362		
2. Second Injury Enhancement Fund (SIEF)	(0.247)		(0.246)		
a. <i>minus</i> Relief	0.332		0.274		
b. <i>plus</i> Transfer Charge	1.584	46%	1.390	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.482		0.442		
2. Legislative Obligations	0.088		0.096		
3. Accident Prevention	0.050		0.045		
4. TOTAL OVERHEAD EXPENSES	0.619		0.581		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.128		0.104		
5. NET OVERHEAD EXPENSES	0.747	22%	0.685	22%	
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.016)		(0.007)		
2. 2000 Accident Year	(0.012)		N/A		
	(0.028)	-1%	(0.007)	(0.007)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.41	100%	3.13	3.13	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.116		1.034		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.175)		(0.167)		
b. <i>plus</i> Transfer Charge	0.247		0.207		
3. NET NEW CLAIMS COST	1.189	46%	1.074	1.074	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.408		0.381		
2. Legislative Obligations	0.073		0.081		
3. Accident Prevention	0.042		0.038		
4. TOTAL OVERHEAD EXPENSES	0.525		0.501		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.041		0.032		
5. NET OVERHEAD EXPENSES	0.566	22%	0.533	0.533	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)		(0.006)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.021)	-1%	(0.006)	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.57	100%	2.42	2.42	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.680		1.514		
2. Second Injury Enhancement Fund (SIEF)	(0.247)		(0.232)		
a. <i>minus</i> Relief	0.372		0.304		
b. <i>plus</i> Transfer Charge	1.805	46%	1.586	1.586	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.523		0.478		
2. Legislative Obligations	0.096		0.104		
3. Accident Prevention	0.054		0.049		
4. TOTAL OVERHEAD EXPENSES	0.672		0.629		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.176		0.149		
5. NET OVERHEAD EXPENSES	0.848	22%	0.778	0.778	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.018)		(0.008)		
2. 2000 Accident Year	(0.014)		N/A		
	(0.032)	-1%	(0.008)	(0.008)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.89	100%	3.57	3.57	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.815		0.717		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.155)		(0.114)		
b. <i>plus</i> Transfer Charge	0.181		0.144		
3. NET NEW CLAIMS COST	0.841		0.747		
B. OVERHEAD EXPENSES		46%		44%	
1. WSIB Administrative	0.344		0.321		
2. Legislative Obligations	0.062		0.068		
3. Accident Prevention	0.035		0.032		
4. TOTAL OVERHEAD EXPENSES	0.441		0.421		
a. <i>minus</i> Relief	(0.036)		(0.045)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.405		0.376		
C. UNFUNDED LIABILITY		22%		22%	
D. (GAIN)/LOSS		32%		34%	
1. 1999 Accident Year	(0.008)		(0.004)		
2. 2000 Accident Year	(0.006)		N/A		
	(0.015)	-1%	(0.004)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.82	100%	1.69	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.488		2.266		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.368)		(0.389)		
b. <i>plus</i> Transfer Charge	0.551		0.455		
3. NET NEW CLAIMS COST	2.672	47%	2.332	2.332	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.683		0.619		
2. Legislative Obligations	0.124		0.132		
3. Accident Prevention	0.071		0.063		
4. TOTAL OVERHEAD EXPENSES	0.879		0.815		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.368		0.321		
5. NET OVERHEAD EXPENSES	1.247		1.136		
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.027)		(0.012)	1.136	22%
2. 2000 Accident Year	(0.020)		N/A	1.782	34%
	(0.048)	-1%	(0.012)	(0.012)	0%
D. (GAIN)/LOSS					
1. 1999 Accident Year					
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	5.74	100%		5.24	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.068		1.987	
2. Second Injury Enhancement Fund (SIEF)	(0.271)		(0.273)	
a. minus Relief	0.458		0.399	
b. plus Transfer Charge	2.255	46%	2.113	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.606		0.577	
2. Legislative Obligations	0.111		0.124	
3. Accident Prevention	0.063		0.059	
4. TOTAL OVERHEAD EXPENSES	0.781		0.760	
a. minus Relief	0.000		0.000	
b. plus Transfer Charge	0.275		0.271	
5. NET OVERHEAD EXPENSES	1.056	22%	1.031	22%
C. UNFUNDED LIABILITY	1.579	33%	1.615	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.023)		(0.011)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.041)	-1%	(0.011)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.85	100%	4.75	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.392		3.091	
2. Second Injury Enhancement Fund (SIEF)	(0.388)		(0.405)	
a. <i>minus</i> Relief	0.752		0.620	
b. <i>plus</i> Transfer Charge	3.756	47%	3.306	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.884		0.802	
2. Legislative Obligations	0.161		0.172	
3. Accident Prevention	0.093		0.083	
4. TOTAL OVERHEAD EXPENSES	1.139		1.057	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.607		0.547	
5. NET OVERHEAD EXPENSES	1.746		1.604	
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.039)		(0.017)	
2. 2000 Accident Year	(0.029)		N/A	
	(0.068)	-1%	(0.017)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	8.06	100%	7.42	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.311		1.252		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.274)		(0.244)		
b. <i>plus</i> Transfer Charge	0.290		0.251		
3. NET NEW CLAIMS COST	1.327	46%	1.259	1.259	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.434		0.417		
2. Legislative Obligations	0.079		0.089		
3. Accident Prevention	0.045		0.042		
4. TOTAL OVERHEAD EXPENSES	0.558		0.548		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.071		0.074		
5. NET OVERHEAD EXPENSES	0.629	22%	0.622	0.622	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.013)		(0.007)		
2. 2000 Accident Year	(0.010)		N/A		
D. (GAIN)/LOSS	(0.024)	-1%	(0.007)	(0.007)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.86	100%	2.84	2.84	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.096		1.220		
2. Second Injury Enhancement Fund (SIEF)	(0.171)		(0.213)		
a. <i>minus</i> Relief	0.243		0.245		
b. <i>plus</i> Transfer Charge	1.168	46%	1.252	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.404		0.415		
2. Legislative Obligations	0.073		0.089		
3. Accident Prevention	0.042		0.042		
4. TOTAL OVERHEAD EXPENSES	0.520		0.546		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.036		0.072		
5. NET OVERHEAD EXPENSES	0.556	22%	0.618	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.012)		(0.007)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.021)	-1%	(0.007)	0%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)		(0.007)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.021)	-1%	(0.007)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.52	100%	2.82	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1,918		1,899		
2. Second Injury Enhancement Fund (SIEF)	(0.311)		(0.316)		
a. <i>minus</i> Relief	0.425		0.381		
b. <i>plus</i> Transfer Charge	2,033	47%	1,964	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.565		0.549		
2. Legislative Obligations	0.102		0.119		
3. Accident Prevention	0.059		0.056		
4. TOTAL OVERHEAD EXPENSES	0.728		0.723		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.226		0.236		
5. NET OVERHEAD EXPENSES	0.954		0.959		22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.021)		(0.010)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.037)	-1%	(0.010)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	4.37	100%	4.41	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.596		1.534		
2. Second Injury Enhancement Fund (SIEF)	(0.255)		(0.225)		
a. <i>minus</i> Relief	0.354		0.309		
3. NET NEW CLAIMS COST	1.695	46%	1.618	1.618	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.502		0.484		
2. Legislative Obligations	0.092		0.105		
3. Accident Prevention	0.052		0.049		
4. TOTAL OVERHEAD EXPENSES	0.645		0.637		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.153		0.156		
5. NET OVERHEAD EXPENSES	0.798		0.793		
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.017)		(0.009)		
2. 2000 Accident Year	(0.013)		N/A		
	(0.030)	-1%	(0.009)	(0.009)	0%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.009)		
2. 2000 Accident Year	(0.013)		N/A		
	(0.030)	-1%	(0.009)	(0.009)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.65	100%	3.64	3.64	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.672		0.615		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.127)		(0.113)		
b. <i>plus</i> Transfer Charge	0.149		0.122		
3. NET NEW CLAIMS COST	0.695	46%	0.624	0.624	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.317		0.297		
2. Legislative Obligations	0.056		0.064		
3. Accident Prevention	0.032		0.030		
4. TOTAL OVERHEAD EXPENSES	0.406		0.390		
a. <i>minus</i> Relief	(0.068)		(0.073)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.338		0.317	0.317	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.007)		(0.003)		
2. 2000 Accident Year	(0.005)		N/A		
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)	-1%	(0.003)	(0.003)	0%
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	1.51	100%	1.42	1.42	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.272		0.237	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.061)		(0.045)	
b. <i>plus</i> Transfer Charge	0.060		0.048	
3. NET NEW CLAIMS COST	0.272	45%	0.240	43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.238		0.224	
2. Legislative Obligations	0.043		0.047	
3. Accident Prevention	0.024		0.022	
4. TOTAL OVERHEAD EXPENSES	0.306		0.295	
a. <i>minus</i> Relief	(0.162)		(0.162)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.144	24%	0.133	24%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.002)		(0.001)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.004)	-1%	(0.001)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.60	100%	0.56	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.769		0.748		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.145)		(0.161)		
b. <i>plus</i> Transfer Charge	0.170		0.149		
3. NET NEW CLAIMS COST	0.795	46%	0.736	0.736	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.335		0.318		
2. Legislative Obligations	0.060		0.066		
3. Accident Prevention	0.034		0.031		
4. TOTAL OVERHEAD EXPENSES	0.430		0.415		
a. <i>minus</i> Relief	(0.046)		(0.046)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.384		0.369	0.369	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.008)		(0.004)		
2. 2000 Accident Year	(0.006)		N/A		
D. (GAIN)/LOSS	(0.014)	-1%	(0.004)	(0.004)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.72	100%	1.66	1.66	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.985		0.853		
2. Second Injury Enhancement Fund (SIEF)	(0.177)		(0.160)		
a. <i>minus</i> Relief	0.218		0.171		
b. <i>plus</i> Transfer Charge	1.026	46%	0.864	0.864	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.378		0.342		
2. Legislative Obligations	0.067		0.073		
3. Accident Prevention	0.039		0.034		
4. TOTAL OVERHEAD EXPENSES	0.486		0.450		
a. <i>minus</i> Relief	0.000		(0.018)		
b. <i>plus</i> Transfer Charge	0.005		0.000		
5. NET OVERHEAD EXPENSES	0.491	22%	0.432	0.432	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.010)		(0.005)		
2. 2000 Accident Year	(0.008)		N/A		
D. (GAIN)/LOSS	(0.018)	-1%	(0.005)	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.22	100%	1.95	1.95	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.930		0.855		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.203)		(0.212)		
b. <i>plus</i> Transfer Charge	0.206		0.172		
3. NET NEW CLAIMS COST	0.934	46%	0.815	0.815	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.361		0.333		
2. Legislative Obligations	0.065		0.071		
3. Accident Prevention	0.037		0.033		
4. TOTAL OVERHEAD EXPENSES	0.464		0.438		
a. <i>minus</i> Relief	(0.016)		(0.029)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.448	22%	0.409	0.409	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.009)		(0.004)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.017)	-1%	(0.004)	(0.004)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	2.02	100%	1.84	1.84	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.064		2.258		
2. Second Injury Enhancement Fund (SIEF)	(0.397)		(0.477)		
a. <i>minus</i> Relief	0.457		0.453		
b. <i>plus</i> Transfer Charge	2.125	46%	2.234	2.234	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.582		0.600		
2. Legislative Obligations	0.106		0.129		
3. Accident Prevention	0.061		0.061		
4. TOTAL OVERHEAD EXPENSES	0.749		0.790		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.247		0.299		
5. NET OVERHEAD EXPENSES	0.996	22%	1.089	1.089	22%
	1.488	33%	1.708	1.708	34%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.022)		(0.012)		
2. 2000 Accident Year	(0.016)		N/A		
	(0.038)	-1%	(0.012)	(0.012)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.57	100%	5.02	5.02	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.109		1.056		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.181)		(0.198)		
b. <i>plus</i> Transfer Charge	0.246		0.213		
3. NET NEW CLAIMS COST	1.175	46%	1.071	1.071	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.406		0.381		
2. Legislative Obligations	0.073		0.081		
3. Accident Prevention	0.042		0.038		
4. TOTAL OVERHEAD EXPENSES	0.522		0.501		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.037		0.030		
5. NET OVERHEAD EXPENSES	0.559	22%	0.531	0.531	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.823	32%	0.818	0.818	34%
2. 2000 Accident Year					
	(0.021)	-1%	(0.006)	(0.006)	0%
D. (GAIN) / LOSS					
1. 1999 Accident Year	(0.012)		(0.006)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.021)		(0.006)		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.54	100%	2.41	2.41	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.981		1.756		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.355)		(0.299)		
b. <i>plus</i> Transfer Charge	0.439		0.353		
3. NET NEW CLAIMS COST	2.065	47%	1.810	1.810	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.571		0.520		
2. Legislative Obligations	0.104		0.112		
3. Accident Prevention	0.059		0.053		
4. TOTAL OVERHEAD EXPENSES	0.734		0.685		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.234		0.201		
5. NET OVERHEAD EXPENSES	0.968	22%	0.886	0.886	22%
C. UNFUNDED LIABILITY	1.447	33%	1.383	1.383	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.021)		(0.010)		
2. 2000 Accident Year	(0.016)		N/A		
	(0.037)	-1%	(0.010)	(0.010)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.44	100%	4.07	4.07	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.630		1.574		
2. Second Injury Enhancement Fund (SIEF)	(0.286)		(0.297)		
a. <i>minus</i> Relief	0.361		0.316		
b. <i>plus</i> Transfer Charge	1.707	47%	1.593	1.593	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.504		0.479		
2. Legislative Obligations	0.092		0.104		
3. Accident Prevention	0.052		0.049		
4. TOTAL OVERHEAD EXPENSES	0.648		0.631		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.155		0.151		
5. NET OVERHEAD EXPENSES	0.803		0.782		
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.008)		22%
2. 2000 Accident Year	(0.013)		N/A		34%
	(0.031)	-1%	(0.008)	(0.008)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.67	100%	3.59	3.59	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.948		2.104		
2. Second Injury Enhancement Fund (SIEF)	(0.382)		(0.439)		
a. <i>minus</i> Relief	0.432		0.422		
b. <i>plus</i> Transfer Charge	1.998	46%	2.087	2.087	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.558		0.572		
2. Legislative Obligations	0.101		0.123		
3. Accident Prevention	0.058		0.058		
4. TOTAL OVERHEAD EXPENSES	0.718		0.754		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.219		0.265		
5. NET OVERHEAD EXPENSES	0.937	22%	1.019	1.019	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.020)		(0.011)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.036)	-1%	(0.011)	(0.011)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.30	100%	4.69	4.69	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.739		1.529		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.297)		(0.261)		
b. <i>plus</i> Transfer Charge	0.385		0.307		
3. NET NEW CLAIMS COST	1.828	46%	1.575	1.575	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.527		0.476		
2. Legislative Obligations	0.096		0.102		
3. Accident Prevention	0.055		0.048		
4. TOTAL OVERHEAD EXPENSES	0.679		0.627		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.181		0.146		
5. NET OVERHEAD EXPENSES	0.860	22%	0.773	0.773	22%
C. UNFUNDED LIABILITY	1.280	32%	1.204	1.204	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.018)		(0.008)		
2. 2000 Accident Year	(0.014)		N/A		
	(0.033)	-1%	(0.008)	(0.008)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.94	100%	3.54	3.54	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.187		0.931		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.398)		(0.164)		
b. <i>plus</i> Transfer Charge	0.263		0.188		
3. NET NEW CLAIMS COST	1.053	46%	0.955	0.955	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.383		0.359		
2. Legislative Obligations	0.069		0.077		
3. Accident Prevention	0.039		0.036		
4. TOTAL OVERHEAD EXPENSES	0.493		0.472		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.010		0.003		
5. NET OVERHEAD EXPENSES	0.503		0.475		
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.010)		(0.005)		22%
2. 2000 Accident Year	(0.008)		N/A		34%
	(0.019)	-1%	(0.005)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.28	100%	2.15	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.721		0.782		
2. Second Injury Enhancement Fund (SIEF)	(0.127)		(0.139)		
a. <i>minus</i> Relief	0.160		0.157		
b. <i>plus</i> Transfer Charge	0.754	46%	0.800	0.800	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.328		0.330		
2. Legislative Obligations	0.058		0.071		
3. Accident Prevention	0.034		0.033		
4. TOTAL OVERHEAD EXPENSES	0.421		0.434		
a. <i>minus</i> Relief	(0.055)		(0.033)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.366	22%	0.401	0.401	22%
C. UNFUNDED LIABILITY	0.529	32%	0.611	0.611	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.007)		(0.004)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.013)	-1%	(0.004)	(0.004)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.64	100%	1.81	1.81	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.019		1.133		
2. Second Injury Enhancement Fund (SIEF)	(0.187)		(0.229)		
a. <i>minus</i> Relief	0.226		0.227		
b. <i>plus</i> Transfer Charge	1.058	46%	1.131	1.131	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.384		0.392		
2. Legislative Obligations	0.069		0.084		
3. Accident Prevention	0.040		0.040		
4. TOTAL OVERHEAD EXPENSES	0.495		0.516		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.011		0.044		
5. NET OVERHEAD EXPENSES	0.506	22%	0.560	0.560	22%
C. UNFUNDED LIABILITY	0.741	32%	0.864	0.864	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.010)		(0.006)		
2. 2000 Accident Year	(0.008)		N/A		
	(0.019)	-1%	(0.006)	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.29	100%	2.55	2.55	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.072		1.107		
2. Second Injury Enhancement Fund (SIEF)	(0.198)		(0.208)		
a. <i>minus</i> Relief	0.238		0.223		
b. <i>plus</i> Transfer Charge	1.112	46%	1.122	1.122	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.394		0.391		
2. Legislative Obligations	0.071		0.083		
3. Accident Prevention	0.041		0.039		
4. TOTAL OVERHEAD EXPENSES	0.508		0.514		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.023		0.042		
5. NET OVERHEAD EXPENSES	0.531	22%	0.556	0.556	22%
	0.779	32%		0.857	34%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.011)		(0.006)		
2. 2000 Accident Year	(0.008)		N/A		
	(0.020)	-1%	(0.006)	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.40	100%		2.53	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.479		1.495		
2. Second Injury Enhancement Fund (SIEF)	(0.293)		(0.302)		
a. <i>minus</i> Relief	0.328		0.300		
b. <i>plus</i> Transfer Charge	1.514	46%	1.493	1.493	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.469		0.460		
2. Legislative Obligations	0.086		0.099		
3. Accident Prevention	0.049		0.047		
4. TOTAL OVERHEAD EXPENSES	0.603		0.606		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.112		0.127		
5. NET OVERHEAD EXPENSES	0.715	22%	0.733	0.733	22%
C. UNFUNDED LIABILITY	1.060	33%	1.141	1.141	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.015)		(0.008)		
2. 2000 Accident Year	(0.011)		N/A		
	(0.027)	-1%	(0.008)	(0.008)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.26	100%	3.36	3.36	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.310		1.182		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.267)		(0.241)		
b. <i>plus</i> Transfer Charge	0.290		0.237		
3. NET NEW CLAIMS COST	1.334	46%	1.178	1.178	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.435		0.401		
2. Legislative Obligations	0.079		0.087		
3. Accident Prevention	0.045		0.041		
4. TOTAL OVERHEAD EXPENSES	0.560		0.528		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.072		0.055		
5. NET OVERHEAD EXPENSES	0.632	22%	0.583	0.583	22%
C. UNFUNDED LIABILITY	0.934	32%	0.900	0.900	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.013)		(0.006)		
2. 2000 Accident Year	(0.010)		N/A		
	(0.024)	-1%	(0.006)	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.88	100%	2.66	2.66	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)	(0.231)		(0.227)	
a. <i>minus</i> Relief	0.263		0.222	
b. <i>plus</i> Transfer Charge	1.218	46%	1.104	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.012)	32%	0.844	34%
2. 2000 Accident Year	(0.009)			
	(0.022)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.63	100%	2.49	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.113		1.195		
2. Second Injury Enhancement Fund (SIEF)	(0.217)		(0.250)		
a. <i>minus</i> Relief	0.247		0.240		
b. <i>plus</i> Transfer Charge	1.143	46%	1.185	1.185	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.400		0.402		
2. Legislative Obligations	0.072		0.087		
3. Accident Prevention	0.041		0.041		
4. TOTAL OVERHEAD EXPENSES	0.513		0.530		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.031		0.056		
5. NET OVERHEAD EXPENSES	0.544		0.586	0.586	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.011)		(0.006)		
2. 2000 Accident Year	(0.008)		N/A		
	(0.020)	-1%	(0.006)	(0.006)	0%
D. (GAIN)/LOSS					
1. 1999 Accident Year					
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	2.47	100%	2.67	2.67	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.901		0.820		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.171)		(0.157)		
b. <i>plus</i> Transfer Charge	0.200		0.164		
3. NET NEW CLAIMS COST	0.929	46%	0.827	0.827	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.360		0.335		
2. Legislative Obligations	0.065		0.071		
3. Accident Prevention	0.037		0.034		
4. TOTAL OVERHEAD EXPENSES	0.463		0.441		
a. <i>minus</i> Relief	(0.017)		(0.026)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.446	22%	0.415	0.415	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.009)		(0.004)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.016)	-1%	(0.004)	(0.004)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.01	100%	1.87	1.87	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.703		0.635		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.136)		(0.128)		
b. <i>plus</i> Transfer Charge	0.156		0.127		
3. NET NEW CLAIMS COST	0.723	46%	0.634	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.322		0.299		
2. Legislative Obligations	0.058		0.064		
3. Accident Prevention	0.033		0.030		
4. TOTAL OVERHEAD EXPENSES	0.413		0.393		
a. <i>minus</i> Relief	(0.062)		(0.071)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.351	22%	0.322	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.506	32%	0.485	34%	
2. 2000 Accident Year					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.007)		(0.003)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.013)	-1%	(0.003)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.57	100%	1.44	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.376		1.452		
2. Second Injury Enhancement Fund (SIEF)	(0.319)		(0.339)		
a. <i>minus</i> Relief	0.305		0.291		
b. <i>plus</i> Transfer Charge	1.362	46%	1.404	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.440		0.444		
2. Legislative Obligations	0.080		0.096		
3. Accident Prevention	0.046		0.045		
4. TOTAL OVERHEAD EXPENSES	0.567		0.584		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.079		0.107		
5. NET OVERHEAD EXPENSES	0.646	22%	0.691	22%	
C. UNFUNDED LIABILITY	0.954	32%	1.073	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.014)		(0.007)		
2. 2000 Accident Year	(0.010)		N/A		
	(0.024)	-1%	(0.007)	(0.007)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.94	100%	3.16	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.018		0.913	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.216)		(0.197)	
b. <i>plus</i> Transfer Charge	0.226		0.184	
3. NET NEW CLAIMS COST	1.029	46%	0.900	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.379		0.349	
2. Legislative Obligations	0.067		0.074	
3. Accident Prevention	0.039		0.035	
4. TOTAL OVERHEAD EXPENSES	0.487		0.459	
a. <i>minus</i> Relief	0.000		(0.010)	
b. <i>plus</i> Transfer Charge	0.005		0.000	
5. NET OVERHEAD EXPENSES	0.492	22%	0.449	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	0.721	32%	0.687	34%
2. 2000 Accident Year				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.018)	-1%	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.22	100%	2.03	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.527		1.481		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.342)		(0.320)		
b. <i>plus</i> Transfer Charge	0.338		0.298		
3. NET NEW CLAIMS COST	1.524	46%	1.459	1.459	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.470		0.454		
2. Legislative Obligations	0.086		0.098		
3. Accident Prevention	0.049		0.046		
4. TOTAL OVERHEAD EXPENSES	0.605		0.598		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.115		0.119		
5. NET OVERHEAD EXPENSES	0.720	22%	0.717	0.717	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	1.068	32%	1.115	1.115	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.015)		(0.008)		
2. 2000 Accident Year	(0.011)		N/A		
	(0.027)	-1%	(0.008)	(0.008)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.29	100%	3.28	3.28	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.487		0.490		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.132)		(0.123)		
b. <i>plus</i> Transfer Charge	0.108		0.098		
3. NET NEW CLAIMS COST	0.463	46%	0.465	0.465	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.274		0.267		
2. Legislative Obligations	0.050		0.056		
3. Accident Prevention	0.028		0.026		
4. TOTAL OVERHEAD EXPENSES	0.352		0.351		
a. <i>minus</i> Relief	(0.120)		(0.110)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.232		0.241		
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.004)		(0.002)		23%
2. 2000 Accident Year	(0.003)		0.325		34%
	(0.008)	-1%	(0.002)		0%
			N/A		
	(0.008)	(0.002)	(0.002)		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.01	100%	1.06	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	2.63	100%	2.49	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.679		0.601		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.152)		(0.131)		
b. <i>plus</i> Transfer Charge	0.150		0.121		
3. NET NEW CLAIMS COST	0.678	46%	0.591	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.314		0.291		
2. Legislative Obligations	0.056		0.062		
3. Accident Prevention	0.032		0.029		
4. TOTAL OVERHEAD EXPENSES	0.403		0.382		
a. <i>minus</i> Relief	(0.072)		(0.081)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.331	23%	0.301	22%	
C. UNFUNDED LIABILITY	0.475	32%	0.451	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.007)		(0.003)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.012)	-1%	(0.003)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.47	100%	1.34	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)	(0.231)		(0.227)	
a. <i>minus</i> Relief	0.263		0.222	
b. <i>plus</i> Transfer Charge	1.218	46%	1.104	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.63	100%	2.49	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.185		1.109		
2. Second Injury Enhancement Fund (SIEF)	(0.231)		(0.227)		
a. <i>minus</i> Relief	0.263		0.222		
b. <i>plus</i> Transfer Charge	1.218	46%	1.104	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.414		0.387		
2. Legislative Obligations	0.074		0.082		
3. Accident Prevention	0.043		0.039		
4. TOTAL OVERHEAD EXPENSES	0.532		0.509		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.047		0.037		
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%	
C. UNFUNDED LIABILITY	0.853	32%	0.844	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)		(0.006)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.022)	-1%	(0.006)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.63	100%	2.49	100%	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)	(0.231)		(0.227)	
a. <i>minus</i> Relief	0.263		0.222	
b. <i>plus</i> Transfer Charge	1.218	46%	1.104	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
C. UNFUNDED LIABILITY	0.853	32%	0.844	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.63	100%	2.49	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.110		1.125	
2. Second Injury Enhancement Fund (SIEF)	(0.201)		(0.228)	
a. <i>minus</i> Relief	0.246		0.226	
b. <i>plus</i> Transfer Charge	1.156	46%	1.123	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.402		0.391	
2. Legislative Obligations	0.073		0.083	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.517		0.514	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.033		0.042	
5. NET OVERHEAD EXPENSES	0.550	22%	0.556	22%
C. UNFUNDED LIABILITY	0.810	32%	0.858	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.006)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	<u>2.50</u>	<u>100%</u>	<u>2.53</u>	<u>100%</u>

2003 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.492		1.315	
2. Second Injury Enhancement Fund (SIEF)	(0.348)		(0.247)	
a. <i>minus</i> Relief	0.331		0.264	
b. <i>plus</i> Transfer Charge	1.475	46%	1.332	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.461		0.430	
2. Legislative Obligations	0.086		0.093	
3. Accident Prevention	0.048		0.044	
4. TOTAL OVERHEAD EXPENSES	0.594		0.566	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.103		0.090	
5. NET OVERHEAD EXPENSES	0.697	22%	0.656	22%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.015)		(0.007)	
2. 2000 Accident Year	(0.011)		N/A	
	(0.026)	-1%	(0.007)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.18	100%	3.00	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.183		1.276		
2. Second Injury Enhancement Fund (SIEF)	(0.289)		(0.260)		
a. <i>minus</i> Relief	0.262		0.257		
b. <i>plus</i> Transfer Charge	1.156	46%	1.273	1.273	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.402		0.419		
2. Legislative Obligations	0.073		0.091		
3. Accident Prevention	0.042		0.042		
4. TOTAL OVERHEAD EXPENSES	0.518		0.551		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.033		0.077		
5. NET OVERHEAD EXPENSES	0.551		0.628		22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)		(0.007)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.021)	-1%	(0.007)	(0.007)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.50	100%	2.87	2.87	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.901		0.999	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.160)		(0.169)	
b. <i>plus</i> Transfer Charge	0.200		0.200	
3. NET NEW CLAIMS COST	0.941	46%	1.030	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.362		0.373	
2. Legislative Obligations	0.065		0.078	
3. Accident Prevention	0.037		0.038	
4. TOTAL OVERHEAD EXPENSES	0.465		0.491	
a. <i>minus</i> Relief	(0.014)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.020	
5. NET OVERHEAD EXPENSES	0.451		0.511	
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.009)	22%	0.511	22%
2. 2000 Accident Year	(0.007)	32%	0.787	34%
	(0.017)			
		-1%	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.03	100%	2.32	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.974		0.932	
2. Second Injury Enhancement Fund (SIEF)	(0.181)		(0.188)	
a. <i>minus</i> Relief	0.216		0.187	
b. <i>plus</i> Transfer Charge	1.010	46%	0.931	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.375		0.355	
2. Legislative Obligations	0.067		0.074	
3. Accident Prevention	0.039		0.036	
4. TOTAL OVERHEAD EXPENSES	0.483		0.466	
a. <i>minus</i> Relief	0.000		(0.003)	
b. <i>plus</i> Transfer Charge	0.001		0.000	
5. NET OVERHEAD EXPENSES	0.484	22%	0.463	22%
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.018)	-1%	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.18	100%	2.10	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.122		0.133		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.020)		(0.024)		
b. <i>plus</i> Transfer Charge	0.027		0.026		
3. NET NEW CLAIMS COST	0.129	43%	0.135	42%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.212		0.205		
2. Legislative Obligations	0.038		0.042		
3. Accident Prevention	0.021		0.020		
4. TOTAL OVERHEAD EXPENSES	0.271		0.269		
a. <i>minus</i> Relief	(0.193)		(0.186)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.078	26%	0.083	26%	
C. UNFUNDED LIABILITY	0.091	30%	0.103	32%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.001)		(0.001)		
2. 2000 Accident Year	(0.001)		N/A		
	(0.002)	-1%	(0.001)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.30	100%	0.32	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.501		0.515	
2. Second Injury Enhancement Fund (SIEF)	(0.115)		(0.097)	
a. <i>minus</i> Relief	0.111		0.103	
b. <i>plus</i> Transfer Charge	0.497	46%	0.521	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.280		0.277	
2. Legislative Obligations	0.051		0.060	
3. Accident Prevention	0.028		0.028	
4. TOTAL OVERHEAD EXPENSES	0.359		0.365	
a. <i>minus</i> Relief	(0.112)		(0.097)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.247	23%	0.268	23%
C. UNFUNDED LIABILITY	0.348	32%	0.398	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.009)	-1%	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.08	100%	1.18	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.700		1.492		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.366)		(0.286)		
b. <i>plus</i> Transfer Charge	0.377		0.299		
3. NET NEW CLAIMS COST	1.711	46%	1.505	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.505		0.462		
2. Legislative Obligations	0.092		0.100		
3. Accident Prevention	0.052		0.047		
4. TOTAL OVERHEAD EXPENSES	0.650		0.609		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.155		0.130		
5. NET OVERHEAD EXPENSES	0.805	22%	0.739	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.017)		(0.008)		
2. 2000 Accident Year	(0.013)		N/A		
D. (GAIN)/LOSS					
	(0.031)	-1%	(0.008)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.68	100%	3.39	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.505		2.270		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.534)		(0.470)		
b. <i>plus</i> Transfer Charge	0.555		0.456		
3. NET NEW CLAIMS COST	2.526	47%	2.256	2.256	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.656		0.604		
2. Legislative Obligations	0.120		0.131		
3. Accident Prevention	0.069		0.062		
4. TOTAL OVERHEAD EXPENSES	0.846		0.796		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.335		0.304		
5. NET OVERHEAD EXPENSES	1.181		1.100	1.100	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.026)		(0.012)		
2. 2000 Accident Year	(0.019)		N/A		
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.046)	-1%	(0.012)	(0.012)	0%
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	5.43	100%	5.07	5.07	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.788		1.809		
2. Second Injury Enhancement Fund (SIEF)	(0.463)		(0.437)		
a. <i>minus</i> Relief	0.396		0.364		
b. <i>plus</i> Transfer Charge	1.721	46%	1.736	1.736	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.507		0.506		
2. Legislative Obligations	0.092		0.109		
3. Accident Prevention	0.053		0.052		
4. TOTAL OVERHEAD EXPENSES	0.653		0.667		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.158		0.183		
5. NET OVERHEAD EXPENSES	0.811	22%	0.850	0.850	22%
C. UNFUNDED LIABILITY	1.206	33%	1.326	1.326	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.009)		
2. 2000 Accident Year	(0.013)		N/A		
	(0.031)	-1%	(0.009)	(0.009)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.71	100%	3.90	3.90	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.112		0.973		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.247)		(0.193)		
b. <i>plus</i> Transfer Charge	0.247		0.195		
3. NET NEW CLAIMS COST	1.112	46%	0.975	0.975	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.394		0.363		
2. Legislative Obligations	0.071		0.077		
3. Accident Prevention	0.041		0.037		
4. TOTAL OVERHEAD EXPENSES	0.508		0.477		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.023		0.008		
5. NET OVERHEAD EXPENSES	0.531	22%	0.485	0.485	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.011)		(0.005)		
2. 2000 Accident Year	(0.008)		N/A		
D. (GAIN)/LOSS	(0.020)	-1%	(0.005)	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.40	100%	2.20	2.20	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.145		1.108		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.256)		(0.216)		
b. <i>plus</i> Transfer Charge	0.254		0.222		
3. NET NEW CLAIMS COST	1.143	46%	1.114	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.400		0.389		
2. Legislative Obligations	0.072		0.082		
3. Accident Prevention	0.041		0.039		
4. TOTAL OVERHEAD EXPENSES	0.513		0.512		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.031		0.040		
5. NET OVERHEAD EXPENSES	0.544	22%	0.552	22%	
C. UNFUNDED LIABILITY					
0.801	0.801	32%	0.852	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.011)		(0.006)		
2. 2000 Accident Year	(0.008)	-1%	N/A		0%
	(0.020)		(0.006)		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.47	100%	2.51	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.334		0.373		
2. Second Injury Enhancement Fund (SIEF)	(0.036)		(0.046)		
a. <i>minus</i> Relief	0.074		0.076		
b. <i>plus</i> Transfer Charge	0.372	45%	0.403	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.257		0.251		
2. Legislative Obligations	0.046		0.054		
3. Accident Prevention	0.026		0.025		
4. TOTAL OVERHEAD EXPENSES	0.330		0.330		
a. <i>minus</i> Relief	(0.140)		(0.120)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.190	23%	0.210	23%	
C. UNFUNDED LIABILITY	0.260	32%	0.308	33%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.003)		(0.002)		
2. 2000 Accident Year	(0.002)		N/A		
	(0.006)	-1%	(0.002)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.82	100%	0.92	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.659		0.600	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.128)		(0.122)	
b. <i>plus</i> Transfer Charge	0.146		0.122	
3. NET NEW CLAIMS COST	0.678	46%	0.600	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.314		0.293	
2. Legislative Obligations	0.056		0.062	
3. Accident Prevention	0.032		0.029	
4. TOTAL OVERHEAD EXPENSES	0.403		0.384	
a. <i>minus</i> Relief	(0.072)		(0.079)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.331	23%	0.305	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
D. (GAIN)/LOSS	(0.012)	-1%	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.47	100%	1.36	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.207		0.205		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.036)		(0.032)		
b. <i>plus</i> Transfer Charge	0.046		0.042		
3. NET NEW CLAIMS COST	0.217	44%	0.215	0.215	43%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.228		0.220		
2. Legislative Obligations	0.041		0.046		
3. Accident Prevention	0.023		0.022		
4. TOTAL OVERHEAD EXPENSES	0.293		0.288		
a. <i>minus</i> Relief	(0.174)		(0.168)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.119	24%	0.120	0.120	24%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.152	31%	0.164	0.164	33%
2. 2000 Accident Year					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.002)		(0.001)		
2. 2000 Accident Year	(0.001)		N/A		
	(0.003)	-1%	(0.001)	(0.001)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	0.49	100%	0.50	0.50	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.525		0.487	
2. Second Injury Enhancement Fund (SIEF)	(0.087)		(0.086)	
a. <i>minus</i> Relief	0.116		0.098	
b. <i>plus</i> Transfer Charge	0.555	46%	0.499	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.291		0.273	
2. Legislative Obligations	0.053		0.057	
3. Accident Prevention	0.030		0.027	
4. TOTAL OVERHEAD EXPENSES	0.373		0.359	
a. <i>minus</i> Relief	(0.099)		(0.102)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.274	23%	0.257	23%
C. UNFUNDED LIABILITY	0.389	32%	0.381	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.010)	-1%	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.21	100%	1.13	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.503		0.559	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.081)		(0.097)	
b. <i>plus</i> Transfer Charge	0.111		0.113	
3. NET NEW CLAIMS COST	0.533	46%	0.575	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.287		0.288	
2. Legislative Obligations	0.051		0.062	
3. Accident Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	0.368		0.378	
a. <i>minus</i> Relief	(0.104)		(0.085)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.264	23%	0.293	23%
C. UNFUNDED LIABILITY	0.374	32%	0.439	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.009)	-1%	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.16	100%	1.30	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.415		0.392		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.064)		(0.072)		
b. <i>plus</i> Transfer Charge	0.092		0.078		
3. NET NEW CLAIMS COST	0.444	46%	0.398	0.398	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.270		0.254		
2. Legislative Obligations	0.049		0.055		
3. Accident Prevention	0.027		0.025		
4. TOTAL OVERHEAD EXPENSES	0.347		0.334		
a. <i>minus</i> Relief	(0.124)		(0.126)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.223	23%	0.208	0.208	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.004)		(0.002)		
2. 2000 Accident Year	(0.003)		N/A		
	(0.008)	-1%	(0.002)	(0.002)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.97	100%	0.91	0.91	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.557		1.553		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.211)		(0.208)		
b. <i>plus</i> Transfer Charge	0.345		0.312		
3. NET NEW CLAIMS COST	1.692	46%	1.657	1.657	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.502		0.491		
2. Legislative Obligations	0.092		0.106		
3. Accident Prevention	0.052		0.050		
4. TOTAL OVERHEAD EXPENSES	0.646		0.647		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.151		0.165		
5. NET OVERHEAD EXPENSES	0.797	22%	0.812	0.812	22%
C. UNFUNDED LIABILITY	1.185	33%	1.266	1.266	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.009)		
2. 2000 Accident Year	(0.013)		N/A		
	(0.030)	-1%	(0.009)	(0.009)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.64	100%	3.73	3.73	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.184		1.955	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.430)		(0.328)	
b. <i>plus</i> Transfer Charge	0.484		0.393	
3. NET NEW CLAIMS COST	2.238	47%	2.020	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.603		0.560	
2. Legislative Obligations	0.110		0.122	
3. Accident Prevention	0.063		0.057	
4. TOTAL OVERHEAD EXPENSES	0.776		0.737	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.272		0.249	
5. NET OVERHEAD EXPENSES	1.048	22%	0.986	22%
C. UNFUNDED LIABILITY	1.568	33%	1.544	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.023)		(0.011)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.040)	-1%	(0.011)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.81	100%	4.54	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.899		0.946		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.110)		(0.147)		
b. <i>plus</i> Transfer Charge	0.199		0.190		
3. NET NEW CLAIMS COST	0.988	46%	0.989	0.989	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.371		0.366		
2. Legislative Obligations	0.066		0.078		
3. Accident Prevention	0.038		0.037		
4. TOTAL OVERHEAD EXPENSES	0.477		0.481		
a. <i>minus</i> Relief	(0.004)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.011		
5. NET OVERHEAD EXPENSES	0.473	22%	0.492	0.492	22%
C. UNFUNDED LIABILITY	0.692	32%	0.756	0.756	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.010)		(0.005)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.018)	-1%	(0.005)	(0.005)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.14	100%	2.23	2.23	100%

2003 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.960		0.931		
2. Second Injury Enhancement Fund (SIEF)	(0.184)		(0.183)		
a. <i>minus</i> Relief	0.213		0.187		
b. <i>plus</i> Transfer Charge	0.990	46%	0.934	0.934	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.371		0.355		
2. Legislative Obligations	0.066		0.076		
3. Accident Prevention	0.038		0.036		
4. TOTAL OVERHEAD EXPENSES	0.478		0.467		
a. <i>minus</i> Relief	(0.004)		(0.002)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.474	22%	0.466	0.466	22%
C. UNFUNDED LIABILITY	0.693	32%	0.714	0.714	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.010)		(0.005)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.018)	-1%	(0.005)	(0.005)	0%
E. TOTAL PREMIUM RATE (A + B + C + D)	2.14	100%	2.11	2.11	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	1.915	0.900	1.341	(0.034)	4.12
210	POULTRY PRODUCTS	1.719	0.810	1.204	(0.031)	3.70
214	FRUIT AND VEGETABLE PRODUCTS	0.933	0.448	0.654	(0.017)	2.02
216	DAIRY PRODUCTS	0.755	0.366	0.529	(0.013)	1.64
220	OTHER BAKERY PRODUCTS	1.850	0.869	1.296	(0.033)	3.98
222	CONFECTIONERY	0.629	0.308	0.441	(0.011)	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.895	0.430	0.627	(0.016)	1.94
226	CRUSHED AND GROUND FOODS	0.748	0.363	0.524	(0.013)	1.62
230	ALCOHOLIC BEVERAGES	0.602	0.296	0.422	(0.010)	1.31
231	SOFT DRINKS	1.100	0.524	0.770	(0.020)	2.37
237	TIRES AND TUBES	1.770	0.833	1.240	(0.032)	3.81
238	OTHER RUBBER PRODUCTS	1.219	0.580	0.854	(0.022)	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.006	0.482	0.705	(0.018)	2.18
261	PLASTIC FILM AND SHEETING	0.816	0.394	0.571	(0.014)	1.77
263	OTHER PLASTIC PRODUCTS	1.584	0.747	1.110	(0.028)	3.41
273	TANNERIES AND LEATHER PRODUCTS	1.189	0.566	0.833	(0.021)	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.805	0.848	1.264	(0.032)	3.89
301	CLOTHING, FIBRE AND YARN	0.841	0.405	0.589	(0.015)	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.672	1.247	1.872	(0.048)	5.74
311	WOODEN CABINETS	2.255	1.056	1.579	(0.041)	4.85

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
312	WOODEN BOXES AND PALLETS	3.756	1.746	2.630	(0.068)	8.06
322	UPHOLSTERED FURNITURE	1.327	0.629	0.930	(0.024)	2.86
323	METAL FURNITURE	1.168	0.556	0.818	(0.021)	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	2.033	0.954	1.424	(0.037)	4.37
328	FURNITURE PARTS AND FIXTURES	1.695	0.798	1.188	(0.030)	3.65
333	PRINTING, PLATEMAKING AND BINDING	0.695	0.338	0.487	(0.012)	1.51
335	PUBLISHING	0.272	0.144	0.191	(0.004)	0.60
338	FOLDING CARTONS	0.795	0.384	0.557	(0.014)	1.72
341	PAPER PRODUCTS	1.026	0.491	0.719	(0.018)	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.934	0.448	0.654	(0.017)	2.02
358	FOUNDRIES	2.125	0.996	1.488	(0.038)	4.57
361	NON-FERROUS METAL INDUSTRIES	1.175	0.559	0.823	(0.021)	2.54
370	METAL TANKS	2.065	0.968	1.447	(0.037)	4.44
374	DOORS AND WINDOWS	1.707	0.803	1.195	(0.031)	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.998	0.937	1.399	(0.036)	4.30
377	COATING OF METAL PRODUCTS	1.828	0.860	1.280	(0.033)	3.94
379	HARDWARE, TOOLS AND CUTLERY	1.053	0.503	0.738	(0.019)	2.28
382	METAL DIES, MOULDS AND PATTERNS	0.754	0.366	0.529	(0.013)	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.058	0.506	0.741	(0.019)	2.29
385	MACHINE SHOPS	1.112	0.531	0.779	(0.020)	2.40

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
387	OTHER METAL FABRICATING INDUSTRIES	1.514	0.715	1.060	(0.027)	3.26
389	METAL CLOSURES AND CONTAINERS	1.334	0.632	0.934	(0.024)	2.88
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.218	0.579	0.853	(0.022)	2.63
393	WIRE PRODUCTS	1.143	0.544	0.801	(0.020)	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.929	0.446	0.651	(0.016)	2.01
403	OTHER MACHINERY AND EQUIPMENT	0.723	0.351	0.506	(0.013)	1.57
406	ELEVATORS AND ESCALATORS	1.362	0.646	0.954	(0.024)	2.94
408	BOILERS, PUMPS AND FANS	1.029	0.492	0.721	(0.018)	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.524	0.720	1.068	(0.027)	3.29
417	AIRCRAFT MANUFACTURING	0.463	0.232	0.325	(0.008)	1.01
419	MOTOR VEHICLE ASSEMBLY	1.218	0.579	0.853	(0.022)	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.678	0.331	0.475	(0.012)	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.218	0.579	0.853	(0.022)	2.63
424	MOTOR VEHICLE STAMPINGS	1.218	0.579	0.853	(0.022)	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	1.218	0.579	0.853	(0.022)	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.156	0.550	0.810	(0.021)	2.50
432	TRUCKS, BUSES AND TRAILERS	1.475	0.697	1.033	(0.026)	3.18
442	RAILROAD ROLLING STOCK	1.156	0.551	0.810	(0.021)	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	0.941	0.451	0.659	(0.017)	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.010	0.484	0.707	(0.018)	2.18

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.129	0.078	0.091	(0.002)	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.497	0.247	0.348	(0.009)	1.08
485	BRICKS, CERAMICS AND ABRASIVES	1.711	0.805	1.198	(0.031)	3.68
496	CONCRETE PRODUCTS	2.526	1.181	1.769	(0.046)	5.43
497	READY-MIX CONCRETE	1.721	0.811	1.206	(0.031)	3.71
501	NON-METALLIC MINERAL PRODUCTS	1.112	0.531	0.779	(0.020)	2.40
502	GLASS PRODUCTS	1.143	0.544	0.801	(0.020)	2.47
507	PETROLEUM AND COAL PRODUCTS	0.372	0.190	0.260	(0.006)	0.82
512	RESINS, PAINT, INK AND ADHESIVES	0.678	0.331	0.475	(0.012)	1.47
514	PHARMACEUTICALS AND MEDICINES	0.217	0.119	0.152	(0.003)	0.49
517	SOAP AND TOILETRIES	0.555	0.274	0.389	(0.010)	1.21
524	CHEMICAL INDUSTRIES	0.533	0.264	0.374	(0.009)	1.16
529	JEWELRY AND INSTRUMENTS	0.444	0.223	0.311	(0.008)	0.97
533	SIGNS AND DISPLAYS	1.692	0.797	1.185	(0.030)	3.64
538	SPORTING GOODS AND TOYS	2.238	1.048	1.568	(0.040)	4.81
542	OTHER MANUFACTURED PRODUCTS	0.988	0.473	0.692	(0.018)	2.14
CLASS: D	MANUFACTURING	0.990	0.474	0.693	(0.018)	2.14

Section 6 - E

Class E – Supporting Documentation



2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$162,818,047	\$56,100	\$23,635	6,889	128	1.86%
1998	\$183,943,547	\$58,200	\$24,946	7,374	164	2.22%
1999	\$205,346,568	\$59,200	\$24,716	8,308	159	1.91%
2000	\$236,753,097	\$59,300	\$27,438	8,629	202	2.34%
2001	\$251,166,537	\$60,600	\$27,075	9,277	166	1.79%
2002	\$254,645,947	\$64,600	\$27,644	9,212	173	1.88%
2003	\$264,383,608	\$65,600	\$28,473	9,286	171	1.84%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$196,918,830	\$56,100	\$22,347	8,812	193	2.19%
1998	\$219,863,168	\$58,200	\$22,192	9,907	209	2.11%
1999	\$239,209,631	\$59,200	\$23,902	10,008	226	2.26%
2000	\$249,622,952	\$59,300	\$26,498	9,420	203	2.15%
2001	\$280,599,531	\$60,600	\$25,552	10,982	203	1.85%
2002	\$284,486,676	\$64,600	\$26,089	10,905	197	1.81%
2003	\$295,365,447	\$65,600	\$26,871	10,992	195	1.77%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$289,801,774	\$56,100	\$24,881	11,648	965	8.28%
1998	\$326,347,952	\$58,200	\$25,473	12,811	881	6.88%
1999	\$363,634,546	\$59,200	\$28,505	12,757	863	6.76%
2000	\$407,763,619	\$59,300	\$29,088	14,018	703	5.01%
2001	\$429,855,648	\$60,600	\$29,923	14,366	729	5.07%
2002	\$435,810,438	\$64,600	\$30,551	14,265	734	5.15%
2003	\$452,475,829	\$65,600	\$31,468	14,380	734	5.10%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$2,217,108,765	\$56,100	\$34,377	64,495	3,917	6.07%
1998	\$2,381,293,608	\$58,200	\$35,402	67,264	3,714	5.52%
1999	\$2,618,900,140	\$59,200	\$36,277	72,191	3,839	5.32%
2000	\$2,838,694,673	\$59,300	\$37,828	75,042	3,959	5.28%
2001	\$2,964,314,819	\$60,600	\$38,142	77,719	3,595	4.63%
2002	\$3,005,379,472	\$64,600	\$38,943	77,175	3,619	4.69%
2003	\$3,120,305,183	\$65,600	\$40,111	77,792	3,616	4.65%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$471,890,798	\$56,100	\$26,946	17,512	1,385	7.91%
1998	\$517,430,782	\$58,200	\$27,566	18,770	1,276	6.80%
1999	\$559,869,597	\$59,200	\$28,878	19,387	1,345	6.94%
2000	\$584,932,067	\$59,300	\$29,886	19,572	1,360	6.95%
2001	\$602,660,622	\$60,600	\$29,898	20,157	1,053	5.22%
2002	\$611,009,280	\$64,600	\$30,526	20,016	1,059	5.29%
2003	\$634,374,274	\$65,600	\$31,442	20,176	1,059	5.25%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling	Floor				
1997	\$198,325,064	\$56,100		\$31,555	6,285	281	4.47%
1998	\$213,062,259	\$58,200		\$32,653	6,525	243	3.72%
1999	\$223,738,361	\$59,200		\$32,658	6,851	262	3.82%
2000	\$252,281,763	\$59,300		\$34,475	7,318	328	4.48%
2001	\$267,067,913	\$60,600		\$33,820	7,897	303	3.84%
2002	\$270,767,605	\$64,600		\$34,530	7,842	305	3.89%
2003	\$281,121,758	\$65,600		\$35,566	7,904	305	3.86%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$201,286,282	\$56,100	\$18,218	11,049	203	1.84%
1998	\$207,244,573	\$58,200	\$17,882	11,589	201	1.73%
1999	\$220,631,470	\$59,200	\$18,646	11,832	223	1.88%
2000	\$222,584,697	\$59,300	\$17,553	12,681	202	1.59%
2001	\$233,541,431	\$60,600	\$20,466	11,411	207	1.81%
2002	\$236,776,680	\$64,600	\$20,896	11,331	201	1.77%
2003	\$245,831,021	\$65,600	\$21,523	11,422	199	1.74%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Ceiling						
1997	\$71,466,064	\$56,100		\$40,135	1,781	208	11.68%	
1998	\$69,729,873	\$58,200		\$40,086	1,740	213	12.24%	
1999	\$72,392,891	\$59,200		\$41,208	1,757	216	12.29%	
2000	\$67,887,484	\$59,300		\$41,812	1,624	163	10.04%	
2001	\$96,251,733	\$60,600		\$43,816	2,197	184	8.38%	
2002	\$97,585,108	\$64,600		\$44,736	2,182	185	8.48%	
2003	\$101,316,763	\$65,600		\$46,078	2,199	185	8.41%	

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$3,809,615,624	\$56,100	\$29,654	128,471	7,280	5.67%
1998	\$4,118,915,762	\$58,200	\$30,291	135,980	6,901	5.08%
1999	\$4,503,785,639	\$59,200	\$31,475	143,091	7,133	4.98%
2000	\$4,860,520,352	\$59,300	\$32,774	148,304	7,120	4.80%
2001	\$5,125,458,234	\$60,600	\$33,281	154,006	6,440	4.18%
2002	\$5,196,461,207	\$64,600	\$33,980	152,928	6,473	4.23%
2003	\$5,395,173,883	\$65,600	\$34,999	154,151	6,464	4.19%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium	
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)	
551	AIR TRANSPORT INDUSTRIES	57%	10,883	1.73	
553	AIR TRANSPORT SERVICES	43%	8,214	1.25	
560	WAREHOUSING	45%	8,586	2.80	
570	GENERAL TRUCKING	134%	25,427	5.94	
577	COURIER SERVICES	46%	8,826	2.78	
580	MISCELLANEOUS TRANSPORT INDUSTRIES	99%	18,910	4.30	
584	SCHOOL BUSES	81%	15,440	2.57	
590	AMBULANCE SERVICES	88%	16,699	6.53	
CLASS: E TRANSPORTATION AND STORAGE			19,026	4.62	

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.337	0.327
	Total	0.337	0.327
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.008
	Total	0.028	0.027
B.3 Accident Prevention			
		0.000	0.000
	Total	0.366	0.355
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.011)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.355	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative	WSIB Administrative	0.296	0.236
	Total	0.296	0.236
B.2 Legislative Obligations	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.006
	Total	0.025	0.020
B.3 Accident Prevention		0.000	0.000
	Total	0.322	0.257
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.257	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.426	0.479
	Total	0.426	0.479
B.2 Legislative Obligations			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.077	0.086
B.3 Accident Prevention			
	THSAO	0.047	0.047
	Total	0.550	0.612
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		0.612	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.697	1.113
	Total	0.697	1.113
B.2 Legislative Obligations			
	WSIAT	0.025	0.040
	Office of Worker Advisor	0.012	0.019
	Office of Employer Advisor	0.004	0.006
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.017	0.027
	Total	0.059	0.094
B.3 Accident Prevention			
	THSAO	0.067	0.067
	Total	0.824	1.275
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.451	
B.5 NET OVERHEAD EXPENSES		1.275	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.425	0.477
	Total	0.425	0.477
B.2 Legislative Obligations			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.076	0.085
B.3 Accident Prevention			
	THSAO	0.047	0.047
	Total	0.548	0.609
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.609	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.560	0.815
	Total	0.560	0.815
B.2 Legislative Obligations			
	WSIAT	0.020	0.029
	Office of Worker Advisor	0.009	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.020
	Total	0.047	0.068
B.3 Accident Prevention			
		0.000	0.000
	Total	0.608	0.884
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.276	
B.5 NET OVERHEAD EXPENSES		0.884	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.407	0.440
	Total	0.407	0.440
B.2 Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.073	0.079
B.3 Accident Prevention			
	THSAO	0.046	0.046
	Total	0.526	0.565
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
B.5 NET OVERHEAD EXPENSES		0.565	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.747	1.123
	Total	0.747	1.123
B.2 Legislative Obligations			
	WSIAT	0.027	0.041
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.073	0.110
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	Total	0.136	0.204
B.3 Accident Prevention			
	THSAO	0.071	0.071
	Total	0.955	1.399
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.444	
B.5 NET OVERHEAD EXPENSES		1.399	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.583	0.852
	Total	0.583	0.852
B.2 Legislative Obligations			
	WSIAT	0.021	0.031
	Office of Worker Advisor	0.010	0.015
	Office of Employer Advisor	0.003	0.005
	OHSA	0.011	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.061	0.085
B.3 Accident Prevention			
		0.052	0.052
	Total	0.696	0.990
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.294	
B.5 NET OVERHEAD EXPENSES		0.990	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.714		0.770		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.066)		(0.064)		
b. <i>plus</i> Transfer Charge	0.158		0.155		
3. NET NEW CLAIMS COST	0.807	47%	0.861	0.861	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.337		0.341		
2. Legislative Obligations	0.028		0.035		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.366		0.377		
a. <i>minus</i> Relief	(0.011)		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.019		
5. NET OVERHEAD EXPENSES	0.355	21%	0.396	0.396	21%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.003)		(0.001)		
2. 2000 Accident Year	0.004		N/A		
	0.001	0%	(0.001)	(0.001)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.73	100%	1.91	1.91	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.550		0.507		
2. Second Injury Enhancement Fund (SIEF)	(0.089)		(0.056)		
a. <i>minus</i> Relief	0.122		0.102		
b. <i>plus</i> Transfer Charge	0.584	47%	0.553	0.553	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.296		0.283		
2. Legislative Obligations	0.025		0.030		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.322		0.313		
a. <i>minus</i> Relief	(0.065)		(0.059)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.257	21%	0.254	0.254	21%
C. UNFUNDED LIABILITY	0.409	33%	0.423	0.423	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.002)		(0.001)		
2. 2000 Accident Year	0.003		N/A		
	0.001	0%	(0.001)	(0.001)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.25	100%	1.23	1.23	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.414		1.346	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.444)		(0.291)	
b. <i>plus</i> Transfer Charge	0.313		0.270	
3. NET NEW CLAIMS COST	1.284	46%	1.325	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.426		0.429	
2. Legislative Obligations	0.077		0.093	
3. Accident Prevention	0.047		0.046	
4. TOTAL OVERHEAD EXPENSES	0.550		0.567	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.062		0.089	
5. NET OVERHEAD EXPENSES	0.612	22%	0.656	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.005)		(0.002)	
2. 2000 Accident Year	0.006		N/A	
D. (GAIN)/LOSS	0.001	0%	(0.002)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.80	100%	2.99	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.991		2.602		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.910)		(0.629)		
b. <i>plus</i> Transfer Charge	0.663		0.523		
3. NET NEW CLAIMS COST	2.745	46%	2.496	2.496	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.697		0.650		
2. Legislative Obligations	0.059		0.067		
3. Accident Prevention	0.067		0.062		
4. TOTAL OVERHEAD EXPENSES	0.824		0.778		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.451		0.432		
5. NET OVERHEAD EXPENSES	1.275	21%	1.210	1.210	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.011)	32%	1.922	1.908	34%
2. 2000 Accident Year	0.012				
	0.001	0%	(0.003)	(0.003)	0%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.011)		(0.003)		
2. 2000 Accident Year	0.012		N/A		
	0.001	0%	(0.003)	(0.003)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.94	100%	5.61	5.61	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.496		1.404		
2. Second Injury Enhancement Fund (SIEF)	(0.550)		(0.351)		
a. <i>minus</i> Relief	0.331		0.282		
b. <i>plus</i> Transfer Charge	1.278	46%	1.335	1.335	44%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.425		0.431		
2. Legislative Obligations	0.076		0.093		
3. Accident Prevention	0.047		0.046		
4. TOTAL OVERHEAD EXPENSES	0.548		0.570		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.061		0.091		
5. NET OVERHEAD EXPENSES	0.609	22%	0.661	0.661	22%
C. UNFUNDED LIABILITY	0.895	32%	1.020	1.020	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.005)		(0.002)		
2. 2000 Accident Year	0.006		N/A		
	0.001	0%	(0.002)	(0.002)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.78	100%	3.01	3.01	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.082		1.795		
2. Second Injury Enhancement Fund (SIEF)	(0.535)		(0.350)		
a. <i>minus</i> Relief	0.462		0.361		
b. <i>plus</i> Transfer Charge	2.009	47%	1.806	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.560		0.519		
2. Legislative Obligations	0.047		0.054		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.608		0.573		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.276		0.258		
5. NET OVERHEAD EXPENSES	0.884	21%	0.831	21%	
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.008)		(0.002)		
2. 2000 Accident Year	0.009		N/A		
	0.001	0%	(0.002)	0%	
E. TOTAL PREMIUM RATE (A+B+C+D)	4.30	100%	4.02	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.269		1.122		
2. Second Injury Enhancement Fund (SIEF)	(0.371)		(0.212)		
a. <i>minus</i> Relief	0.281		0.225		
b. <i>plus</i> Transfer Charge	1.180	46%	1.135	1.135	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.407		0.393		
2. Legislative Obligations	0.073		0.084		
3. Accident Prevention	0.046		0.043		
4. TOTAL OVERHEAD EXPENSES	0.526		0.521		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.039		0.045		
5. NET OVERHEAD EXPENSES	0.565	22%	0.566	0.566	22%
C. UNFUNDED LIABILITY		32%		0.867	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.004)		(0.001)		
2. 2000 Accident Year	0.006		N/A		
	0.001	0%	(0.001)	(0.001)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.57	100%	2.57	2.57	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.095		3.018		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.764)		(0.627)		
b. <i>plus</i> Transfer Charge	0.686		0.606		
3. NET NEW CLAIMS COST	3.017	46%	2.997	2.997	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.747		0.744		
2. Legislative Obligations	0.136		0.161		
3. Accident Prevention	0.071		0.069		
4. TOTAL OVERHEAD EXPENSES	0.955		0.973		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.444		0.475		
5. NET OVERHEAD EXPENSES	1.399	21%	1.448	1.448	22%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)		(0.004)		
2. 2000 Accident Year	0.014		N/A		
	0.001	0%	(0.004)	(0.004)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	6.53	100%	6.73	6.73	100%

2003 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.314		2.051		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.695)		(0.476)		
b. <i>plus</i> Transfer Charge	0.513		0.412		
3. NET NEW CLAIMS COST	2.132	46%	1.987	1.987	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.583		0.553		
2. Legislative Obligations	0.061		0.071		
3. Accident Prevention	0.052		0.049		
4. TOTAL OVERHEAD EXPENSES	0.696		0.672		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.294		0.290		
5. NET OVERHEAD EXPENSES	0.990	21%	0.962	0.962	22%
C. UNFUNDED LIABILITY	1.493	32%	1.518	1.518	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.008)		(0.002)		
2. 2000 Accident Year	0.010		N/A		
	0.001	0%	(0.002)	(0.002)	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.62	100%	4.47	4.47	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims		Overhead	Unfunded Liability	(Gain)/ Loss	2003 Premium Rate
		Cost	(\$)	(\$)	(\$)	(\$)	(\$)
551	AIR TRANSPORT INDUSTRIES	0.807		0.355	0.565	0.001	1.73
553	AIR TRANSPORT SERVICES	0.584		0.257	0.409	0.001	1.25
560	WAREHOUSING	1.284		0.612	0.899	0.001	2.80
570	GENERAL TRUCKING	2.745		1.275	1.922	0.001	5.94
577	COURIER SERVICES	1.278		0.609	0.895	0.001	2.78
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.009		0.884	1.407	0.001	4.30
584	SCHOOL BUSES	1.180		0.565	0.826	0.001	2.57
590	AMBULANCE SERVICES	3.017		1.399	2.113	0.001	6.53
CLASS: E	TRANSPORTATION AND STORAGE	2.132		0.990	1.493	0.001	4.62

Section 6 - F

Class F – Supporting Documentation



2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1997	\$2,197,829,548	\$56,100	\$56,100	\$21,130	104,013	3,880	3.73%
1998	\$2,296,468,069	\$58,200	\$58,200	\$21,186	108,396	3,773	3.48%
1999	\$2,386,235,125	\$59,200	\$59,200	\$21,596	110,493	3,542	3.21%
2000	\$2,527,653,187	\$59,300	\$59,300	\$21,054	120,053	4,017	3.35%
2001	\$2,713,786,961	\$60,600	\$60,600	\$21,827	124,331	3,927	3.16%
2002	\$2,727,366,751	\$64,600	\$64,600	\$21,914	124,455	3,912	3.14%
2003	\$2,804,264,856	\$65,600	\$65,600	\$22,243	126,073	3,913	3.10%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	
		Earnings	Ceiling					
1997	\$298,707,642	\$56,100	\$56,100	\$15,270	19,562	307	1.57%	
1998	\$326,175,294	\$58,200	\$58,200	\$15,356	21,241	312	1.47%	
1999	\$323,377,829	\$59,200	\$59,200	\$15,533	20,818	288	1.38%	
2000	\$281,489,366	\$59,300	\$59,300	\$16,872	16,684	214	1.28%	
2001	\$288,529,596	\$60,600	\$60,600	\$17,453	16,532	218	1.32%	
2002	\$289,973,398	\$64,600	\$64,600	\$17,523	16,549	199	1.20%	
2003	\$298,149,198	\$65,600	\$65,600	\$17,786	16,764	196	1.17%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$90,507,633	\$56,100	\$16,604	5,451	125	2.29%
1998	\$96,380,661	\$58,200	\$17,882	5,390	129	2.39%
1999	\$103,670,150	\$59,200	\$17,871	5,801	127	2.19%
2000	\$100,468,441	\$59,300	\$17,631	5,698	138	2.42%
2001	\$100,863,381	\$60,600	\$17,254	5,846	118	2.02%
2002	\$101,368,101	\$64,600	\$17,323	5,852	117	2.00%
2003	\$104,226,175	\$65,600	\$17,583	5,928	116	1.96%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$115,926,948	\$56,100	\$40,784	2,842	220	7.74%
1998	\$118,591,592	\$58,200	\$39,935	2,970	216	7.27%
1999	\$123,585,608	\$59,200	\$39,268	3,147	202	6.42%
2000	\$121,417,446	\$59,300	\$38,252	3,174	189	5.95%
2001	\$125,685,525	\$60,600	\$38,333	3,279	237	7.23%
2002	\$126,314,455	\$64,600	\$38,486	3,282	214	6.52%
2003	\$129,875,891	\$65,600	\$39,064	3,325	216	6.50%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Ceiling				
1997	\$190,066,659	\$56,100	\$56,100	\$25,767	7,376	159	2.16%
1998	\$204,320,331	\$58,200	\$58,200	\$26,655	7,665	157	2.05%
1999	\$212,521,971	\$59,200	\$59,200	\$27,269	7,794	168	2.16%
2000	\$222,434,762	\$59,300	\$59,300	\$28,710	7,748	174	2.25%
2001	\$230,967,250	\$60,600	\$60,600	\$28,603	8,075	187	2.32%
2002	\$232,123,010	\$64,600	\$64,600	\$28,717	8,083	179	2.21%
2003	\$238,667,718	\$65,600	\$65,600	\$29,148	8,188	179	2.19%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,672,031,355	\$56,100	\$32,044	52,179	2,534	4.86%
1998	\$1,726,929,385	\$58,200	\$33,507	51,539	2,352	4.56%
1999	\$1,820,612,298	\$59,200	\$34,416	52,901	2,371	4.48%
2000	\$1,911,777,888	\$59,300	\$34,978	54,656	2,466	4.51%
2001	\$2,125,692,502	\$60,600	\$36,677	57,957	2,395	4.13%
2002	\$2,136,329,467	\$64,600	\$36,824	58,015	2,432	4.19%
2003	\$2,196,563,277	\$65,600	\$37,376	58,769	2,439	4.15%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$320,958,175	\$56,100	\$22,362	14,353	234	1.63%
1998	\$318,340,227	\$58,200	\$23,125	13,766	202	1.47%
1999	\$327,836,301	\$59,200	\$23,361	14,034	201	1.43%
2000	\$332,306,525	\$59,300	\$27,003	12,306	240	1.95%
2001	\$366,992,580	\$60,600	\$27,410	13,389	195	1.46%
2002	\$368,829,011	\$64,600	\$27,520	13,402	199	1.48%
2003	\$379,228,145	\$65,600	\$27,932	13,577	196	1.44%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$6,040,967,719	\$56,100	\$20,975	288,010	5,215	1.81%
1998	\$6,439,693,470	\$58,200	\$20,902	308,091	4,887	1.59%
1999	\$6,808,575,221	\$59,200	\$21,503	316,641	5,368	1.70%
2000	\$7,211,591,831	\$59,300	\$21,974	328,194	5,657	1.72%
2001	\$7,391,158,713	\$60,600	\$22,556	327,687	5,429	1.66%
2002	\$7,428,144,071	\$64,600	\$22,646	328,015	4,941	1.51%
2003	\$7,637,580,593	\$65,600	\$22,986	332,279	4,886	1.47%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,009,454,282	\$56,100	\$20,806	48,517	365	0.75%
1998	\$1,107,161,516	\$58,200	\$20,310	54,512	355	0.65%
1999	\$1,164,373,163	\$59,200	\$22,101	52,685	388	0.74%
2000	\$1,238,586,406	\$59,300	\$22,521	54,998	327	0.59%
2001	\$1,364,490,253	\$60,600	\$23,809	57,311	335	0.58%
2002	\$1,371,318,162	\$64,600	\$23,904	57,368	348	0.61%
2003	\$1,409,982,478	\$65,600	\$24,263	58,114	329	0.57%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$756,633,219	\$56,100	\$18,218	41,533	490	1.18%
1998	\$831,361,961	\$58,200	\$18,789	44,248	513	1.16%
1999	\$884,244,350	\$59,200	\$20,378	43,391	524	1.21%
2000	\$966,994,662	\$59,300	\$20,349	47,520	644	1.36%
2001	\$1,019,583,774	\$60,600	\$20,151	50,598	550	1.09%
2002	\$1,024,685,771	\$64,600	\$20,232	50,649	548	1.08%
2003	\$1,053,576,787	\$65,600	\$20,535	51,307	535	1.04%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$913,356,929	\$56,100	\$29,555	30,904	312	1.01%
1998	\$983,842,030	\$58,200	\$29,431	33,428	292	0.87%
1999	\$1,069,650,004	\$59,200	\$28,220	37,904	314	0.83%
2000	\$1,130,027,037	\$59,300	\$29,337	38,519	301	0.78%
2001	\$1,187,586,742	\$60,600	\$28,731	41,334	303	0.73%
2002	\$1,193,529,426	\$64,600	\$28,846	41,375	282	0.68%
2003	\$1,227,180,988	\$65,600	\$29,279	41,913	270	0.64%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,853,373,558	\$56,100	\$27,739	66,815	461	0.69%
1998	\$2,022,593,080	\$58,200	\$28,176	71,785	458	0.64%
1999	\$2,250,073,133	\$59,200	\$28,785	78,169	496	0.63%
2000	\$2,429,705,513	\$59,300	\$30,031	80,905	452	0.56%
2001	\$2,539,466,542	\$60,600	\$30,615	82,948	423	0.51%
2002	\$2,552,174,033	\$64,600	\$30,737	83,031	442	0.53%
2003	\$2,624,132,579	\$65,600	\$31,199	84,110	413	0.49%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,050,826,691	\$56,100	\$30,275	34,710	863	2.49%
1998	\$1,123,321,545	\$58,200	\$31,403	35,771	783	2.19%
1999	\$1,196,568,384	\$59,200	\$33,179	36,064	823	2.28%
2000	\$1,271,161,966	\$59,300	\$33,710	37,709	768	2.04%
2001	\$1,290,091,413	\$60,600	\$35,254	36,594	748	2.04%
2002	\$1,296,547,030	\$64,600	\$35,395	36,631	701	1.91%
2003	\$1,333,103,174	\$65,600	\$35,926	37,107	697	1.88%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$540,678,043	\$56,100		\$23,056	23,451	923	3.94%
1998	\$602,713,918	\$58,200		\$23,403	25,754	879	3.41%
1999	\$674,790,034	\$59,200		\$24,408	27,646	1,007	3.64%
2000	\$748,932,854	\$59,300		\$24,999	29,959	1,159	3.87%
2001	\$788,850,504	\$60,600		\$25,864	30,500	1,253	4.11%
2002	\$792,797,912	\$64,600		\$25,967	30,531	1,184	3.88%
2003	\$815,150,849	\$65,600		\$26,357	30,927	1,187	3.84%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum			Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings	Insurable Earnings	Ceiling				
1997	\$169,748,801		\$56,100		\$29,524	5,750	205	3.57%
1998	\$170,237,212		\$58,200		\$28,721	5,927	183	3.09%
1999	\$181,797,703		\$59,200		\$30,738	5,914	198	3.35%
2000	\$151,467,448		\$59,300		\$32,452	4,667	191	4.09%
2001	\$143,418,092		\$60,600		\$33,327	4,303	175	4.07%
2002	\$144,135,756		\$64,600		\$33,460	4,307	160	3.71%
2003	\$148,199,664		\$65,600		\$33,962	4,363	160	3.67%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$125,483,672	\$56,100	\$26,609	4,716	340	7.21%
1998	\$128,193,312	\$58,200	\$27,628	4,640	274	5.91%
1999	\$119,579,526	\$59,200	\$27,330	4,375	305	6.97%
2000	\$133,927,330	\$59,300	\$28,238	4,743	269	5.67%
2001	\$136,059,261	\$60,600	\$30,123	4,517	275	6.09%
2002	\$136,740,102	\$64,600	\$30,243	4,522	278	6.15%
2003	\$140,595,489	\$65,600	\$30,697	4,580	280	6.11%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$17,346,550,874	\$56,100		\$23,123	750,182	16,633	2.22%
1998	\$18,496,323,603	\$58,200		\$23,262	795,123	15,765	1.98%
1999	\$19,647,490,800	\$59,200		\$24,025	817,777	16,322	2.00%
2000	\$20,779,942,662	\$59,300		\$24,518	847,533	17,206	2.03%
2001	\$21,813,223,089	\$60,600		\$25,212	865,201	16,768	1.94%
2002	\$21,922,376,457	\$64,600		\$25,313	866,066	16,136	1.86%
2003	\$22,540,477,862	\$65,600		\$25,692	877,325	16,012	1.83%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index *	Cost per LTI (%)	
		(%)	(\$)	
604	FOOD, SALES	79%	8,050	2.43
606	GROCERY AND CONVENIENCE STORES	88%	8,953	1.29
607	SPECIALTY FOOD STORES	128%	12,951	3.20
608	BEER STORES	107%	10,885	3.56
612	AGRICULTURAL PRODUCTS, SALES	151%	15,328	2.58
630	VEHICLE SERVICES AND REPAIRS	147%	14,969	3.72
633	PETROLEUM PRODUCTS, SALES	143%	14,538	1.70
636	OTHER SALES	84%	8,576	1.23
638	PHARMACIES	86%	8,713	0.46
641	CLOTHING STORES	85%	8,666	0.94
657	AUTOMOBILE AND TRUCK DEALERS	129%	13,065	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	99%	10,101	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	124%	12,628	1.53
681	LUMBER AND BUILDERS SUPPLY	88%	8,909	2.88
685	METAL PRODUCTS, WHOLESALE	118%	11,979	2.91
689	WASTE MATERIALS RECYCLING	175%	17,731	7.97
CLASS: F RETAIL AND WHOLESALE TRADES			10,153	1.61

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.399	0.424
	Total	0.399	0.424
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.071	0.076
B.3 Accident Prevention			
	OSSA	0.033	0.033
	Total	0.504	0.534
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.030	
B.5 NET OVERHEAD EXPENSES		0.534	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.300	0.225
	Total	0.300	0.225
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	Total	0.055	0.041
B.3 Accident Prevention			
	OSSA	0.023	0.023
	Total	0.378	0.289
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.289	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.466	0.559
	Total	0.466	0.559
B.2 Legislative Obligations			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.103
B.3 Accident Prevention			
	OSSA	0.040	0.040
	Total	0.591	0.701
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.110	
B.5 NET OVERHEAD EXPENSES		0.701	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.498	0.622
	Total	0.498	0.622
B.2 Legislative Obligations			
	WSIAT	0.018	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSAA	0.048	0.060
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	Total	0.090	0.112
B.3 Accident Prevention			
	OSSA	0.043	0.043
	Total	0.632	0.778
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.146	
B.5 NET OVERHEAD EXPENSES		0.778	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.411	0.448
	Total	0.411	0.448
B.2	Legislative Obligations		
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.074	0.081
B.3	Accident Prevention		
	IAPA	0.042	0.042
	Total	0.528	0.572
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.044	
B.5	NET OVERHEAD EXPENSES	0.572	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.512	0.650
	Total	0.512	0.650
B.2 Legislative Obligations			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.050	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.095	0.121
B.3 Accident Prevention			
	OSSA	0.044	0.044
	Total	0.650	0.814
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.164	
B.5 NET OVERHEAD EXPENSES		0.814	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative	WSIB Administrative	0.335	0.295
	Total	0.335	0.295
B.2 Legislative Obligations	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.060	0.053
B.3 Accident Prevention	IAPA	0.034	0.034
	Total	0.430	0.383
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.047)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.383	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.294	0.214
	Total	0.294	0.214
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.028	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.053	0.038
B.3 Accident Prevention			
	OSSA	0.023	0.023
	Total	0.370	0.275
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.095)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.275	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.227	0.079
	Total	0.227	0.079
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	Total	0.041	0.014
B.3 Accident Prevention			
	OSSA	0.016	0.016
	Total	0.284	0.109
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.175)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.109	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.269	0.163
	Total	0.269	0.163
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.049	0.030
B.3 Accident Prevention			
	OSSA	0.020	0.020
	Total	0.338	0.213
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.213	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.244	0.112
	Total	0.244	0.112
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.011
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.043	0.020
B.3 Accident Prevention			
	OSSA	0.018	0.018
	Total	0.306	0.151
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.155)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.151	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Premium Rate Components

Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.220	0.064
	Total	0.220	0.064
B.2	Legislative Obligations		
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.006
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	Total	0.040	0.012
B.3	Accident Prevention		
	OSSA	0.016	0.016
	Total	0.276	0.092
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	(0.184)	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.092	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1	WSIB Administrative		
	WSIB Administrative	0.320	0.265
	Total	0.320	0.265
B.2	Legislative Obligations		
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.048
B.3	Accident Prevention		
	IAPA	0.033	0.033
	Total	0.412	0.347
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.347	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.438	0.502
	Total	0.438	0.502
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSAA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.079	0.090
B.3 Accident Prevention			
	THSAO	0.048	0.048
	Total	0.566	0.641
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.075	
B.5 NET OVERHEAD EXPENSES		0.641	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.440	0.506
	Total	0.440	0.506
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.079	0.091
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.566	0.644
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.078	
B.5 NET OVERHEAD EXPENSES		0.644	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.883	1.396
	Total	0.883	1.396
B.2 Legislative Obligations			
	WSIAT	0.032	0.051
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.086	0.136
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.022	0.035
	Total	0.161	0.254
B.3 Accident Prevention			
	THSAO	0.081	0.081
	Total	1.126	1.732
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.606	
B.5 NET OVERHEAD EXPENSES		1.732	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.327	0.279
	Total	0.327	0.279
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.051
B.3 Accident Prevention			
		0.027	0.027
	Total	0.413	0.357
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.056)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.357	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.140		1.027		
2. Second Injury Enhancement Fund (SIEF)	(0.255)		(0.229)		
a. <i>minus</i> Relief	0.253		0.206		
b. <i>plus</i> Transfer Charge	1.138	47%	1.004	1.004	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.399		0.368		
2. Legislative Obligations	0.071		0.078		
3. Accident Prevention	0.033		0.030		
4. TOTAL OVERHEAD EXPENSES	0.504		0.478		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.030		0.014		
5. NET OVERHEAD EXPENSES	0.534	22%	0.492	0.492	22%
C. UNFUNDED LIABILITY	0.797	33%	0.767	0.767	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.027)		(0.034)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.042)	-2%	(0.034)	(0.034)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.43	100%	2.23	2.23	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.597		0.601		
2. Second Injury Enhancement Fund (SIEF)	(0.127)		(0.131)		
a. <i>minus</i> Relief	0.132		0.121		
b. <i>plus</i> Transfer Charge	0.603	47%	0.591	0.591	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.300		0.291		
2. Legislative Obligations	0.055		0.062		
3. Accident Prevention	0.023		0.022		
4. TOTAL OVERHEAD EXPENSES	0.378		0.375		
a. <i>minus</i> Relief	(0.089)		(0.081)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.289	22%	0.294	0.294	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.014)		(0.020)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.022)	-2%	(0.020)	(0.020)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.29	100%	1.32	1.32	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.463		1.331		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.285)		(0.278)		
b. <i>plus</i> Transfer Charge	0.324		0.268		
3. NET NEW CLAIMS COST	1.503	47%	1.321	45%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.466		0.428		
2. Legislative Obligations	0.086		0.093		
3. Accident Prevention	0.040		0.036		
4. TOTAL OVERHEAD EXPENSES	0.591		0.556		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.110		0.088		
5. NET OVERHEAD EXPENSES	0.701	22%	0.644	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.035)		(0.044)		
2. 2000 Accident Year	(0.019)		N/A		
D. (GAIN)/LOSS					
	(0.055)	-2%	(0.044)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>3.20</u>	<u>100%</u>	<u>2.93</u>	<u>100%</u>	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.837		1.527		
2. Second Injury Enhancement Fund (SIEF)	(0.574)		(0.292)		
a. <i>minus</i> Relief	0.407		0.306		
b. <i>plus</i> Transfer Charge	1.671	47%	1.541	1.541	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.498		0.470		
2. Legislative Obligations	0.090		0.100		
3. Accident Prevention	0.043		0.040		
4. TOTAL OVERHEAD EXPENSES	0.632		0.610		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.146		0.138		
5. NET OVERHEAD EXPENSES	0.778	22%	0.748	0.748	22%
C. UNFUNDED LIABILITY	1.170	33%	1.178	1.178	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.039)		(0.052)		
2. 2000 Accident Year	(0.022)		N/A		
	(0.062)	-2%	(0.052)	(0.052)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>3.56</u>	<u>100%</u>	<u>3.42</u>	<u>3.42</u>	<u>100%</u>

2003 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.167		1.060		
2. Second Injury Enhancement Fund (SIEF)	(0.222)		(0.189)		
a. <i>minus</i> Relief	0.259		0.213		
b. <i>plus</i> Transfer Charge	1.204	47%	1.084	1.084	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.411		0.384		
2. Legislative Obligations	0.074		0.082		
3. Accident Prevention	0.042		0.039		
4. TOTAL OVERHEAD EXPENSES	0.528		0.504		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.044		0.033		
5. NET OVERHEAD EXPENSES	0.572	22%	0.537	0.537	22%
C. UNFUNDED LIABILITY	0.843	33%	0.828	0.828	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.028)		(0.036)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.044)	-2%	(0.036)	(0.036)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.58	100%	2.41	2.41	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.687		1.546	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.312)		(0.288)	
b. <i>plus</i> Transfer Charge	0.374		0.310	
3. NET NEW CLAIMS COST	1.750	47%	1.568	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.512		0.475	
2. Legislative Obligations	0.095		0.102	
3. Accident Prevention	0.044		0.040	
4. TOTAL OVERHEAD EXPENSES	0.650		0.617	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.164		0.145	
5. NET OVERHEAD EXPENSES	0.814	22%	0.762	22%
C. UNFUNDED LIABILITY	1.225	33%	1.199	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.041)		(0.052)	
2. 2000 Accident Year	(0.023)		N/A	
	(0.065)	-2%	(0.052)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.72	100%	3.48	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.763		0.708		
2. Second Injury Enhancement Fund (SIEF)	(0.139)		(0.138)		
a. <i>minus</i> Relief	0.169		0.142		
b. <i>plus</i> Transfer Charge	0.793	47%	0.712	0.712	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.335		0.313		
2. Legislative Obligations	0.060		0.066		
3. Accident Prevention	0.034		0.031		
4. TOTAL OVERHEAD EXPENSES	0.430		0.412		
a. <i>minus</i> Relief	(0.047)		(0.053)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.383	23%	0.359	0.359	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.018)		(0.024)		
2. 2000 Accident Year	(0.010)		N/A		
	(0.029)	-2%	(0.024)	(0.024)	-2%
E. TOTAL PREMIUM RATE (A + B + C + D)	1.70	100%	1.59	1.59	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.557		0.540		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.108)		(0.105)		
b. <i>plus</i> Transfer Charge	0.123		0.108		
3. NET NEW CLAIMS COST	0.572	47%	0.543	45%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.294		0.281		
2. Legislative Obligations	0.053		0.060		
3. Accident Prevention	0.023		0.021		
4. TOTAL OVERHEAD EXPENSES	0.370		0.363		
a. <i>minus</i> Relief	(0.095)		(0.092)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.275	22%	0.271	22%	
C. UNFUNDED LIABILITY	0.401	33%	0.415	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.013)		(0.018)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.021)	-2%	(0.018)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.23	100%	1.21	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.206		0.204		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.041)		(0.042)		
b. <i>plus</i> Transfer Charge	0.046		0.041		
3. NET NEW CLAIMS COST	0.211	46%	0.203	0.203	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.227		0.218		
2. Legislative Obligations	0.041		0.046		
3. Accident Prevention	0.016		0.015		
4. TOTAL OVERHEAD EXPENSES	0.284		0.279		
a. <i>minus</i> Relief	(0.175)		(0.171)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.109	24%	0.108	0.108	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.005)		(0.007)		
2. 2000 Accident Year	(0.002)		N/A		
	(0.007)	-2%	(0.007)	(0.007)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.46	100%	0.46	0.46	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 641: CLOTHING STORES *

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.447		N/A		
2. Second Injury Enhancement Fund (SIEF)	(0.109)		N/A		
a. <i>minus</i> Relief	0.099		N/A		
b. <i>plus</i> Transfer Charge	0.437	46%	N/A	N/A	N/A
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.269		N/A		
2. Legislative Obligations	0.049		N/A		
3. Accident Prevention	0.020		N/A		
4. TOTAL OVERHEAD EXPENSES	0.338		N/A		
a. <i>minus</i> Relief	(0.125)		N/A		
b. <i>plus</i> Transfer Charge	0.000		N/A		
5. NET OVERHEAD EXPENSES	0.213	23%	N/A	N/A	N/A
C. UNFUNDED LIABILITY	0.306	33%	N/A	N/A	N/A
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.010)		N/A		
2. 2000 Accident Year	(0.005)		N/A		
	(0.016)	-2%	N/A	N/A	N/A
E. TOTAL PREMIUM RATE (A+B+C+D)	0.94	100%	N/A	N/A	N/A

* Rate group re-instated commencing 2003.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.292		0.279		
2. Second Injury Enhancement Fund (SIEF)	(0.056)		(0.055)		
a. <i>minus</i> Relief	0.065		0.056		
b. <i>plus</i> Transfer Charge	0.301	46%	0.280	0.280	44%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.244		0.233		
2. Legislative Obligations	0.043		0.049		
3. Accident Prevention	0.018		0.017		
4. TOTAL OVERHEAD EXPENSES	0.306		0.298		
a. <i>minus</i> Relief	(0.155)		(0.153)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.151	23%	0.145	0.145	23%
C. UNFUNDED LIABILITY	0.211	32%	0.214	0.214	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.007)		(0.009)		
2. 2000 Accident Year	(0.003)		N/A		
	(0.011)	-2%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.65	100%	0.63	0.63	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.161		0.146		
2. Second Injury Enhancement Fund (SIEF)	(0.025)		(0.024)		
a. <i>minus</i> Relief	0.036		0.029		
b. <i>plus</i> Transfer Charge	0.173	46%	0.151	0.151	43%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.220		0.208		
2. Legislative Obligations	0.040		0.044		
3. Accident Prevention	0.016		0.014		
4. TOTAL OVERHEAD EXPENSES	0.276		0.266		
a. <i>minus</i> Relief	(0.184)		(0.183)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.092	24%	0.083	0.083	24%
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.004)		(0.005)		
2. 2000 Accident Year	(0.002)		N/A		
	(0.006)	-2%	(0.005)	(0.005)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.38	100%	0.35	0.35	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.670		0.636		
2. Second Injury Enhancement Fund (SIEF)	(0.106)		(0.112)		
a. <i>minus</i> Relief	0.149		0.128		
b. <i>plus</i> Transfer Charge	0.713	47%	0.652	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.320		0.302		
2. Legislative Obligations	0.058		0.064		
3. Accident Prevention	0.033		0.030		
4. TOTAL OVERHEAD EXPENSES	0.412		0.397		
a. <i>minus</i> Relief	(0.065)		(0.067)		
b. <i>plus</i> Transfer Charge	0.347		0.330		
5. NET OVERHEAD EXPENSES	0.499	23%	0.498	23%	
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.022)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.026)	-2%	(0.022)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.53	100%	1.46	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.317		1.188		
2. Second Injury Enhancement Fund (SIEF)	(0.262)		(0.245)		
a. <i>minus</i> Relief	0.292		0.238		
b. <i>plus</i> Transfer Charge	1.347	47%	1.181	1.181	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.438		0.402		
2. Legislative Obligations	0.079		0.087		
3. Accident Prevention	0.048		0.044		
4. TOTAL OVERHEAD EXPENSES	0.566		0.532		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.075		0.055		
5. NET OVERHEAD EXPENSES	0.641	22%	0.587	0.587	22%
C. UNFUNDED LIABILITY	0.943	33%	0.903	0.903	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.032)		(0.039)		
2. 2000 Accident Year	(0.017)		N/A		
	(0.050)	-2%	(0.039)	(0.039)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.88	100%	2.63	2.63	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.313		1.283		
2. Second Injury Enhancement Fund (SIEF)	(0.245)		(0.277)		
a. <i>minus</i> Relief	0.291		0.258		
b. <i>plus</i> Transfer Charge	1.359	47%	1.264	1.264	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.440		0.418		
2. Legislative Obligations	0.079		0.090		
3. Accident Prevention	0.046		0.042		
4. TOTAL OVERHEAD EXPENSES	0.566		0.549		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.078		0.074		
5. NET OVERHEAD EXPENSES	0.644	22%	0.623	0.623	22%
C. UNFUNDED LIABILITY		33%		0.966	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.032)		(0.042)		
2. 2000 Accident Year	(0.017)		N/A		
	(0.050)	-2%	(0.042)	(0.042)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.91	100%	2.81	2.81	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003			2002		
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.584		3.438			
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.628)		(0.636)			
b. <i>plus</i> Transfer Charge	0.794		0.691			
3. NET NEW CLAIMS COST	3.751	47%	3.493	3.493	45%	
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.883		0.837			
2. Legislative Obligations	0.161		0.180			
3. Accident Prevention	0.081		0.076			
4. TOTAL OVERHEAD EXPENSES	1.126		1.093			
a. <i>minus</i> Relief	0.000		0.000			
b. <i>plus</i> Transfer Charge	0.606		0.556			
5. NET OVERHEAD EXPENSES	1.732	22%	1.649	1.649	21%	
C. UNFUNDED LIABILITY		33%	2.627	2.669	35%	
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.089)		(0.117)	(0.117)		
2. 2000 Accident Year	(0.049)		N/A	(0.117)		
	(0.139)	-2%	(0.139)	(0.117)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	7.97	100%	7.97	7.69	100%	

2003 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.732		0.686		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.145)		(0.135)		
b. <i>plus</i> Transfer Charge	0.162		0.137		
3. NET NEW CLAIMS COST	0.750	47%	0.688	0.688	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.327		0.309		
2. Legislative Obligations	0.058		0.065		
3. Accident Prevention	0.027		0.025		
4. TOTAL OVERHEAD EXPENSES	0.413		0.400		
a. <i>minus</i> Relief	(0.056)		(0.059)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.357	22%	0.341	0.341	22%
C. UNFUNDED LIABILITY					
0.525	33%		0.526	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.017)		(0.023)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.027)	-2%	(0.023)	(0.023)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.61	100%	1.53	1.53	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
604	FOOD, SALES	1.138	0.534	0.797	(0.042)	2.43
606	GROCERY AND CONVENIENCE STORES	0.603	0.289	0.423	(0.022)	1.29
607	SPECIALTY FOOD STORES	1.503	0.701	1.052	(0.055)	3.20
608	BEER STORES	1.671	0.778	1.170	(0.062)	3.56
612	AGRICULTURAL PRODUCTS, SALES	1.204	0.572	0.843	(0.044)	2.58
630	VEHICLE SERVICES AND REPAIRS	1.750	0.814	1.225	(0.065)	3.72
633	PETROLEUM PRODUCTS, SALES	0.793	0.383	0.556	(0.029)	1.70
636	OTHER SALES	0.572	0.275	0.401	(0.021)	1.23
638	PHARMACIES	0.211	0.109	0.148	(0.007)	0.46
641	CLOTHING STORES	0.437	0.213	0.306	(0.016)	0.94
657	AUTOMOBILE AND TRUCK DEALERS	0.301	0.151	0.211	(0.011)	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.173	0.092	0.121	(0.006)	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	0.713	0.347	0.499	(0.026)	1.53
681	LUMBER AND BUILDERS SUPPLY	1.347	0.641	0.943	(0.050)	2.88
685	METAL PRODUCTS, WHOLESALE	1.359	0.644	0.952	(0.050)	2.91
689	WASTE MATERIALS RECYCLING	3.751	1.732	2.627	(0.139)	7.97
CLASS: F	RETAIL AND WHOLESALE TRADES	0.750	0.357	0.525	(0.027)	1.61

Section 6 - G

Class G – Supporting Documentation



2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$726,679,688	\$56,100	\$36,929	19,678	485	2.46%
1998	\$795,128,174	\$58,200	\$37,816	21,026	481	2.29%
1999	\$888,539,333	\$59,200	\$38,840	22,877	525	2.29%
2000	\$1,025,000,194	\$59,300	\$39,262	26,107	586	2.24%
2001	\$1,130,202,898	\$60,600	\$40,490	27,913	617	2.21%
2002	\$1,147,042,921	\$64,600	\$40,288	28,471	641	2.25%
2003	\$1,203,888,074	\$65,600	\$41,013	29,354	649	2.21%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,062,266,101	\$56,100	\$38,848	27,344	843	3.08%
1998	\$1,124,712,614	\$58,200	\$38,350	29,328	839	2.86%
1999	\$1,246,012,540	\$59,200	\$40,022	31,133	858	2.76%
2000	\$1,437,848,741	\$59,300	\$41,300	34,815	969	2.78%
2001	\$1,609,916,515	\$60,600	\$42,455	37,920	979	2.58%
2002	\$1,633,904,271	\$64,600	\$42,243	38,678	1,015	2.62%
2003	\$1,714,877,299	\$65,600	\$43,003	39,877	1,031	2.59%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$757,735,370	\$56,100	\$39,134	19,363	496	2.56%
1998	\$818,728,832	\$58,200	\$40,276	20,328	489	2.41%
1999	\$869,515,986	\$59,200	\$40,650	21,390	503	2.35%
2000	\$979,559,500	\$59,300	\$42,199	23,213	549	2.37%
2001	\$1,068,539,169	\$60,600	\$43,468	24,582	533	2.17%
2002	\$1,084,460,403	\$64,600	\$43,251	25,074	554	2.21%
2003	\$1,138,204,091	\$65,600	\$44,029	25,851	560	2.17%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time	
		Ceiling					Injury Rate	
1997	\$384,718,865	\$56,100		\$35,732	10,767	453		4.21%
1998	\$425,302,815	\$58,200		\$37,046	11,480	430		3.75%
1999	\$492,910,457	\$59,200		\$39,228	12,565	437		3.48%
2000	\$560,672,882	\$59,300		\$39,589	14,162	477		3.37%
2001	\$645,927,736	\$60,600		\$41,822	15,445	490		3.17%
2002	\$655,552,059	\$64,600		\$41,613	15,754	507		3.22%
2003	\$688,039,908	\$65,600		\$42,362	16,242	517		3.18%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$619,933,530	\$56,100	\$36,578	16,948	565	3.33%
1998	\$701,164,043	\$58,200	\$36,266	19,334	547	2.83%
1999	\$779,323,085	\$59,200	\$37,464	20,802	539	2.59%
2000	\$887,105,173	\$59,300	\$36,004	24,639	570	2.31%
2001	\$970,073,889	\$60,600	\$38,043	25,500	648	2.54%
2002	\$984,527,990	\$64,600	\$37,853	26,010	611	2.35%
2003	\$1,033,319,228	\$65,600	\$38,534	26,816	620	2.31%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$165,162,670	\$56,100	\$29,868	5,530	260	4.70%
1998	\$167,918,289	\$58,200	\$32,668	5,140	269	5.23%
1999	\$178,485,155	\$59,200	\$32,278	5,530	227	4.10%
2000	\$192,977,672	\$59,300	\$34,288	5,628	270	4.80%
2001	\$230,464,852	\$60,600	\$33,647	6,850	285	4.16%
2002	\$233,898,778	\$64,600	\$33,479	6,987	295	4.22%
2003	\$245,490,334	\$65,600	\$34,081	7,204	301	4.18%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$230,740,528	\$56,100		\$45,676	5,052	134	2.65%
1998	\$240,547,288	\$58,200		\$49,910	4,820	149	3.09%
1999	\$258,021,160	\$59,200		\$50,460	5,113	154	3.01%
2000	\$285,695,793	\$59,300		\$49,775	5,740	160	2.79%
2001	\$286,141,437	\$60,600		\$50,098	5,712	121	2.12%
2002	\$290,404,944	\$64,600		\$49,848	5,826	127	2.18%
2003	\$304,796,833	\$65,600		\$50,745	6,007	129	2.15%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$224,740,849	\$56,100	\$39,900	5,633	232	4.12%
1998	\$226,262,053	\$58,200	\$41,208	5,491	249	4.53%
1999	\$272,885,967	\$59,200	\$43,047	6,339	214	3.38%
2000	\$311,460,692	\$59,300	\$43,032	7,238	268	3.70%
2001	\$340,502,965	\$60,600	\$41,727	8,160	246	3.01%
2002	\$345,576,459	\$64,600	\$41,518	8,323	255	3.06%
2003	\$362,702,537	\$65,600	\$42,266	8,581	259	3.02%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$167,069,633	\$56,100	\$35,324	4,730	256	5.41%
1998	\$187,368,160	\$58,200	\$40,048	4,679	279	5.96%
1999	\$200,674,028	\$59,200	\$42,753	4,694	257	5.48%
2000	\$224,506,143	\$59,300	\$42,901	5,233	296	5.66%
2001	\$262,100,717	\$60,600	\$46,519	5,634	334	5.93%
2002	\$266,006,018	\$64,600	\$46,286	5,747	322	5.60%
2003	\$279,188,744	\$65,600	\$47,120	5,925	329	5.55%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$94,302,257	\$56,100	\$38,165	2,471	184	7.45%
1998	\$108,820,249	\$58,200	\$43,929	2,477	165	6.66%
1999	\$118,636,824	\$59,200	\$45,266	2,621	197	7.52%
2000	\$139,858,240	\$59,300	\$44,650	3,132	211	6.74%
2001	\$166,425,561	\$60,600	\$47,934	3,472	244	7.03%
2002	\$168,905,302	\$64,600	\$47,694	3,541	252	7.12%
2003	\$177,275,911	\$65,600	\$48,553	3,651	258	7.07%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$249,776,820	\$56,100	\$32,255	7,744	394	5.09%
1998	\$270,007,023	\$58,200	\$34,732	7,774	402	5.17%
1999	\$294,719,851	\$59,200	\$34,242	8,607	389	4.52%
2000	\$350,655,432	\$59,300	\$36,911	9,500	494	5.20%
2001	\$416,442,150	\$60,600	\$36,288	11,476	536	4.67%
2002	\$422,647,138	\$64,600	\$36,107	11,706	555	4.74%
2003	\$443,592,685	\$65,600	\$36,756	12,068	567	4.70%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$551,912,665	\$56,100	\$32,407	17,031	1,000	5.87%
1998	\$576,502,333	\$58,200	\$33,637	17,139	978	5.71%
1999	\$662,334,027	\$59,200	\$34,013	19,473	1,008	5.18%
2000	\$745,692,408	\$59,300	\$35,020	21,293	1,099	5.16%
2001	\$867,866,952	\$60,600	\$36,025	24,091	1,213	5.04%
2002	\$880,798,170	\$64,600	\$35,845	24,573	1,254	5.10%
2003	\$924,448,765	\$65,600	\$36,490	25,335	1,282	5.06%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$5,235,038,976	\$56,100	\$36,791	142,291	5,302	3.73%
1998	\$5,642,461,873	\$58,200	\$37,865	149,016	5,277	3.54%
1999	\$6,262,058,413	\$59,200	\$38,860	161,144	5,308	3.29%
2000	\$7,141,032,870	\$59,300	\$39,519	180,700	5,949	3.29%
2001	\$7,994,604,841	\$60,600	\$40,632	196,755	6,246	3.17%
2002	\$8,113,724,453	\$64,600	\$40,429	200,690	6,388	3.18%
2003	\$8,515,824,410	\$65,600	\$41,157	206,911	6,502	3.14%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate	
		Cost Index *	Cost per LTI (%)	Cost per LTI (\$)	Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES		70%	26,381	3.03
707	MECHANICAL AND SHEET METAL WORK		80%	30,251	3.96
711	ROADBUILDING AND EXCAVATING		111%	41,817	4.21
719	INSIDE FINISHING		118%	44,685	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION		104%	39,332	5.00
728	ROOFING		121%	45,669	12.36
732	HEAVY CIVIL CONSTRUCTION		174%	65,762	5.84
737	MILLWRIGHTING AND WELDING		122%	46,119	6.80
741	MASONRY		129%	48,797	12.36
748	FORM WORK AND DEMOLITION		142%	53,584	17.18
751	SIDING AND OUTSIDE FINISHING		81%	30,772	8.42
764	HOMEBUILDING		93%	35,140	10.96
CLASS: G CONSTRUCTION				37,798	6.21

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.447	0.520
	Total	0.447	0.520
B.2 Legislative Obligations			
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSAA	0.043	0.050
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	Total	0.080	0.093
B.3 Accident Prevention			
	CSAO	0.106	0.106
	Total	0.634	0.720
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.086	
B.5 NET OVERHEAD EXPENSES		0.720	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.528	0.684
	Total	0.528	0.684
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.096	0.124
B.3 Accident Prevention			
	CSAO	0.116	0.116
	Total	0.740	0.924
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.184	
B.5 NET OVERHEAD EXPENSES		0.924	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.550	0.728
	Total	0.550	0.728
B.2 Legislative Obligations			
	WSIAT	0.020	0.026
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.053	0.070
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	Total	0.100	0.132
B.3 Accident Prevention			
	CSAO	0.119	0.119
	Total	0.769	0.979
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.210	
B.5 NET OVERHEAD EXPENSES		0.979	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.803	1.235
	Total	0.803	1.235
B.2 Legislative Obligations			
	WSIAT	0.029	0.045
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.078	0.120
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.020	0.031
	Total	0.146	0.224
B.3 Accident Prevention			
	CSAO	0.153	0.153
	Total	1.104	1.614
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.510	
B.5 NET OVERHEAD EXPENSES		1.614	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses	Overhead Expenses	Before	After
<u>Component</u>	<u>Sub-Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.620	0.867
	Total	0.620	0.867
B.2 Legislative Obligations			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSAA	0.060	0.084
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.022
	Total	0.113	0.158
B.3 Accident Prevention			
	CSAO	0.129	0.129
	Total	0.862	1.154
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.292	
B.5 NET OVERHEAD EXPENSES		1.154	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.265	2.161
	Total	1.265	2.161
B.2 Legislative Obligations			
	WSIAT	0.046	0.079
	Office of Worker Advisor	0.021	0.036
	Office of Employer Advisor	0.007	0.012
	OHSA	0.123	0.210
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.032	0.055
	Total	0.230	0.393
B.3 Accident Prevention			
	CSAO	0.214	0.214
	Total	1.711	2.770
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.059	
B.5 NET OVERHEAD EXPENSES		2.770	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.694	1.016
	Total	0.694	1.016
B.2 Legislative Obligations			
	WSIAT	0.025	0.037
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.067	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	Total	0.126	0.184
B.3 Accident Prevention			
	CSAO	0.138	0.138
	Total	0.958	1.338
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.380	
B.5 NET OVERHEAD EXPENSES		1.338	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.778	1.184
	Total	0.778	1.184
B.2 Legislative Obligations			
	WSIAT	0.028	0.043
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.076	0.116
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	Total	0.142	0.216
B.3 Accident Prevention			
	CSAO	0.149	0.149
	Total	1.070	1.550
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.480	
B.5 NET OVERHEAD EXPENSES		1.550	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.265	2.161
	Total	1.265	2.161
B.2 Legislative Obligations			
	WSIAT	0.046	0.079
	Office of Worker Advisor	0.021	0.036
	Office of Employer Advisor	0.007	0.012
	OHSA	0.123	0.210
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.032	0.055
	Total	0.230	0.393
B.3 Accident Prevention			
	CSAO	0.214	0.214
	Total	1.711	2.770
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.059	
B.5 NET OVERHEAD EXPENSES		2.770	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.689	2.996
	Total	1.689	2.996
B.2 Legislative Obligations			
	WSIAT	0.061	0.108
	Office of Worker Advisor	0.028	0.050
	Office of Employer Advisor	0.010	0.018
	OHSA	0.165	0.293
	Mine Rescue	0.000	0.000
	Program Administration	0.002	0.004
	Institute of Work & Health	0.042	0.074
	Total	0.308	0.546
B.3 Accident Prevention			
	CSAO	0.270	0.270
	Total	2.268	3.813
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.545	
B.5 NET OVERHEAD EXPENSES		3.813	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.919	1.468
	Total	0.919	1.468
B.2 Legislative Obligations			
	WSIAT	0.033	0.053
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.089	0.142
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.023	0.037
	Total	0.166	0.265
B.3 Accident Prevention			
	CSAO	0.168	0.168
	Total	1.256	1.904
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.648	
B.5 NET OVERHEAD EXPENSES		1.904	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Premium Rate Components

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.143	1.916
	Total	1.143	1.916
B.2 Legislative Obligations			
	WSIAT	0.041	0.069
	Office of Worker Advisor	0.019	0.032
	Office of Employer Advisor	0.007	0.012
	OHSA	0.111	0.186
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.029	0.049
	Total	0.208	0.349
B.3 Accident Prevention			
	CSAO	0.198	0.198
	Total	1.550	2.464
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.914	
B.5 NET OVERHEAD EXPENSES		2.464	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.726	1.080
	Total	0.726	1.080
B.2 Legislative Obligations			
	WSIAT	0.026	0.039
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.071	0.105
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.018	0.027
	Total	0.132	0.196
B.3 Accident Prevention			
		0.143	0.143
	Total	1.001	1.420
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.419	
B.5 NET OVERHEAD EXPENSES		1.420	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.443		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.368)		(0.252)	
b. <i>plus</i> Transfer Charge	0.320		0.266	
3. NET NEW CLAIMS COST	1.396	46%	1.337	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.447		0.431	
2. Legislative Obligations	0.080		0.093	
3. Accident Prevention	0.106		0.115	
4. TOTAL OVERHEAD EXPENSES	0.634		0.639	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.086		0.091	
5. NET OVERHEAD EXPENSES	0.720	24%	0.730	24%
C. UNFUNDED LIABILITY	0.978	32%	1.022	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.034)		(0.053)	
2. 2000 Accident Year	(0.035)		N/A	
	(0.069)	-2%	(0.053)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.03	100%	3.04	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G- CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.846		1.792		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.419)		(0.330)		
b. <i>plus</i> Transfer Charge	0.409		0.360		
3. NET NEW CLAIMS COST	1.837	46%	1.822	1.822	44%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.528		0.522		
2. Legislative Obligations	0.096		0.112		
3. Accident Prevention	0.116		0.129		
4. TOTAL OVERHEAD EXPENSES	0.740		0.764		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.184		0.203		
5. NET OVERHEAD EXPENSES	0.924	23%	0.967	0.967	24%
C. UNFUNDED LIABILITY	1.286	32%	1.393	1.393	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.044)		(0.072)		
2. 2000 Accident Year	(0.046)		N/A		
	(0.091)	-2%	(0.072)	(0.072)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.96	100%	4.11	4.11	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.088		1.902		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.597)		(0.440)		
b. <i>plus</i> Transfer Charge	0.463		0.381		
3. NET NEW CLAIMS COST	1.955	46%	1.843	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.550		0.526		
2. Legislative Obligations	0.100		0.113		
3. Accident Prevention	0.119		0.130		
4. TOTAL OVERHEAD EXPENSES	0.769		0.769		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.210		0.208		
5. NET OVERHEAD EXPENSES	0.979	23%	0.977	23%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.047)		(0.073)		
2. 2000 Accident Year	(0.049)		N/A		
	(0.097)	-2%	(0.073)	-2%	
D. (GAIN)/LOSS					
1. 1999 Accident Year					
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	4.21	100%	4.16	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.408		3.177		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.844)		(0.587)		
b. <i>plus</i> Transfer Charge	0.755		0.639		
3. NET NEW CLAIMS COST	3.319	47%	3.229	3.229	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.803		0.787		
2. Legislative Obligations	0.146		0.170		
3. Accident Prevention	0.153		0.169		
4. TOTAL OVERHEAD EXPENSES	1.104		1.126		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.510		0.529		
5. NET OVERHEAD EXPENSES	1.614		1.655	1.655	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.081)		(0.128)		
2. 2000 Accident Year	(0.083)		N/A		
	(0.165)	-2%	(0.128)	(0.128)	-2%
D. (GAIN)/LOSS					
1. 1999 Accident Year				1.655	23%
2. 2000 Accident Year				2.467	34%
E. TOTAL PREMIUM RATE (A + B + C + D)	7.09	100%		7.22	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.395		2.082	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.598)		(0.435)	
b. <i>plus</i> Transfer Charge	0.531		0.419	
3. NET NEW CLAIMS COST	2.329	47%	2.066	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.620		0.568	
2. Legislative Obligations	0.113		0.123	
3. Accident Prevention	0.129		0.136	
4. TOTAL OVERHEAD EXPENSES	0.862		0.827	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.292		0.260	
5. NET OVERHEAD EXPENSES	1.154		1.087	
C. UNFUNDED LIABILITY				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.056)		(0.082)	
2. 2000 Accident Year	(0.058)		N/A	
	(0.115)	-2%	(0.082)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.00	100%	4.65	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	5.684		5.334		
2. Second Injury Enhancement Fund (SIEF)	(1.136)		(0.846)		
a. <i>minus</i> Relief	1.260		1.071		
b. <i>plus</i> Transfer Charge	5.807	47%	5.559	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	1.265		1.226		
2. Legislative Obligations	0.230		0.265		
3. Accident Prevention	0.214		0.236		
4. TOTAL OVERHEAD EXPENSES	1.711		1.726		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	1.059		0.918		
5. NET OVERHEAD EXPENSES	2.770	22%	2.644	22%	
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.142)		(0.221)		
2. 2000 Accident Year	(0.146)		N/A		
	(0.288)	-2%	(0.221)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	12.36	100%	12.23	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.825		2.839		
2. Second Injury Enhancement Fund (SIEF)	(0.724)		(0.603)		
a. minus Relief	0.626		0.570		
b. plus Transfer Charge	2.727	47%	2.806	2.806	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.694		0.707		
2. Legislative Obligations	0.126		0.153		
3. Accident Prevention	0.138		0.157		
4. TOTAL OVERHEAD EXPENSES	0.958		1.017		
a. minus Relief	0.000		0.000		
b. plus Transfer Charge	0.380		0.431		
5. NET OVERHEAD EXPENSES	1.338	23%	1.448	1.448	23%
C. UNFUNDED LIABILITY	1.910	33%	2.144	2.144	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.066)		(0.112)		
2. 2000 Accident Year	(0.068)		N/A		
	(0.135)	-2%	(0.112)	(0.112)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.84	100%	6.29	6.29	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	3.343		3.107		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.901)		(0.664)		
b. <i>plus</i> Transfer Charge	0.741		0.624		
3. NET NEW CLAIMS COST	3.183	47%	3.067	3.067	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.778		0.756		
2. Legislative Obligations	0.142		0.163		
3. Accident Prevention	0.149		0.165		
4. TOTAL OVERHEAD EXPENSES	1.070		1.084		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.480		0.491		
5. NET OVERHEAD EXPENSES	1.550	23%	1.575	1.575	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.077)	33%	2.344	2.344	34%
2. 2000 Accident Year	(0.080)				
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.077)		(0.122)		
2. 2000 Accident Year	(0.080)		N/A		
	(0.158)	-2%	(0.122)	(0.122)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	6.80	100%	6.86	6.86	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2003			2002		
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate		Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	5.837			5.093		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(1.322)			(0.917)		
b. <i>plus</i> Transfer Charge	1.294			1.023		
3. NET NEW CLAIMS COST	5.808	47%		5.199	45%	
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.265			1.157		
2. Legislative Obligations	0.230			0.249		
3. Accident Prevention	0.214			0.225		
4. TOTAL OVERHEAD EXPENSES	1.711			1.633		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	1.059			0.876		
5. NET OVERHEAD EXPENSES	2.770	22%		2.509	22%	
C. UNFUNDED LIABILITY	4.068	33%		3.973	35%	
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.142)			(0.207)		
2. 2000 Accident Year	(0.146)			N/A		
	(0.288)	-2%		(0.207)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	12.36	100%		11.47	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	7.915		7.239		
2. Second Injury Enhancement Fund (SIEF)	(1.573)		(1.127)		
a. <i>minus</i> Relief	1.754		1.454		
b. <i>plus</i> Transfer Charge	8.097	47%	7.566	7.566	46%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	1.689		1.603		
2. Legislative Obligations	0.308		0.347		
3. Accident Prevention	0.270		0.293		
4. TOTAL OVERHEAD EXPENSES	2.268		2.242		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	1.545		1.143		
5. NET OVERHEAD EXPENSES	3.813	22%	3.385	3.385	21%
C. UNFUNDED LIABILITY	5.671	33%	5.782	5.782	35%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.198)		(0.301)		
2. 2000 Accident Year	(0.204)		N/A		
	(0.402)	-2%	(0.301)	(0.301)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	17.18	100%	16.43	16.43	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.992		3.666	
2. Second Injury Enhancement Fund (SIEF)	(0.932)		(0.668)	
a. <i>minus</i> Relief	0.885		0.737	
b. <i>plus</i> Transfer Charge	3.945	47%	3.735	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.919		0.882	
2. Legislative Obligations	0.166		0.190	
3. Accident Prevention	0.168		0.184	
4. TOTAL OVERHEAD EXPENSES	1.256		1.256	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.648		0.615	
5. NET OVERHEAD EXPENSES	1.904	23%	1.871	23%
C. UNFUNDED LIABILITY	2.763	33%	2.854	34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.096)		(0.149)	
2. 2000 Accident Year	(0.099)	-2%	N/A	-2%
	(0.196)		(0.149)	
E. TOTAL PREMIUM RATE (A+B+C+D)	8.42	100%	8.31	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	4.946		4.346		
2. Second Injury Enhancement Fund (SIEF)	(0.894)		(0.659)		
a. <i>minus</i> Relief	1.096		0.872		
b. <i>plus</i> Transfer Charge	5.149	47%	4.549	4.549	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	1.143		1.035		
2. Legislative Obligations	0.208		0.224		
3. Accident Prevention	0.198		0.207		
4. TOTAL OVERHEAD EXPENSES	1.550		1.466		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.914		0.796		
5. NET OVERHEAD EXPENSES	2.464		2.262	2.262	22%
C. UNFUNDED LIABILITY	3.606	33%	3.477	3.477	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.125)		(0.181)		
2. 2000 Accident Year	(0.129)		N/A		
	(0.255)	-2%	(0.181)	(0.181)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	10.96	100%	10.11	10.11	100%

2003 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.929		2.664		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.676)		(0.495)		
b. <i>plus</i> Transfer Charge	0.649		0.536		
3. NET NEW CLAIMS COST	2.903	47%	2.705	2.705	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.726		0.689		
2. Legislative Obligations	0.132		0.148		
3. Accident Prevention	0.143		0.154		
4. TOTAL OVERHEAD EXPENSES	1.001		0.991		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.419		0.386		
5. NET OVERHEAD EXPENSES	1.420		1.377	1.377	23%
C. UNFUNDED LIABILITY	2.033	33%	2.067	2.067	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.071)		(0.108)		
2. 2000 Accident Year	(0.073)		N/A		
	(0.144)	-2%	(0.108)	(0.108)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	6.21	100%	6.04	6.04	100%

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.396	0.720	0.978	(0.069)	3.03
707	MECHANICAL AND SHEET METAL WORK	1.837	0.924	1.286	(0.091)	3.96
711	ROADBUILDING AND EXCAVATING	1.955	0.979	1.369	(0.097)	4.21
719	INSIDE FINISHING	3.319	1.614	2.325	(0.165)	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.329	1.154	1.631	(0.115)	5.00
728	ROOFING	5.807	2.770	4.067	(0.288)	12.36
732	HEAVY CIVIL CONSTRUCTION	2.727	1.338	1.910	(0.135)	5.84
737	MILLWRIGHTING AND WELDING	3.183	1.550	2.229	(0.158)	6.80
741	MASONRY	5.808	2.770	4.068	(0.288)	12.36
748	FORM WORK AND DEMOLITION	8.097	3.813	5.671	(0.402)	17.18
751	SIDING AND OUTSIDE FINISHING	3.945	1.904	2.763	(0.196)	8.42
764	HOMEBUILDING	5.149	2.464	3.606	(0.255)	10.96
CLASS: G	CONSTRUCTION	2.903	1.420	2.033	(0.144)	6.21

Section 6 - H

Class H – Supporting Documentation



2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,623,514,392	\$56,100	\$36,856	44,051	688	1.56%
1998	\$1,220,875,329	\$58,200	\$33,864	36,052	565	1.57%
1999	\$803,467,530	\$59,200	\$32,880	24,436	433	1.77%
2000	\$652,218,856	\$59,300	\$31,103	20,970	303	1.44%
2001	\$704,021,214	\$60,600	\$32,345	21,766	278	1.28%
2002	\$727,445,408	\$64,600	\$32,895	22,114	289	1.31%
2003	\$751,647,517	\$65,600	\$33,487	22,446	285	1.27%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$2,688,818,441	\$56,100	\$30,613	87,833	651	0.74%
1998	\$2,718,356,085	\$58,200	\$30,927	87,896	585	0.67%
1999	\$2,791,941,898	\$59,200	\$31,372	88,995	548	0.62%
2000	\$2,930,122,413	\$59,300	\$31,941	91,736	523	0.57%
2001	\$3,077,789,565	\$60,600	\$33,438	92,044	550	0.60%
2002	\$3,180,193,779	\$64,600	\$34,006	93,517	558	0.60%
2003	\$3,285,998,826	\$65,600	\$34,619	94,919	529	0.56%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling	Floor				
1997	\$148,318,540	\$56,100		\$32,720	4,533	188	4.15%
1998	\$163,193,588	\$58,200		\$34,401	4,744	180	3.79%
1999	\$196,224,321	\$59,200		\$33,859	5,795	187	3.23%
2000	\$247,851,359	\$59,300		\$36,734	6,747	216	3.20%
2001	\$257,489,124	\$60,600		\$35,313	7,292	255	3.50%
2002	\$266,056,302	\$64,600		\$35,913	7,409	235	3.17%
2003	\$274,907,995	\$65,600		\$36,560	7,520	236	3.14%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average		Number of LTIs	Lost Time Injury Rate
			Insurable Earnings	Employment		
1997	N/A	\$56,100	N/A	N/A	N/A	N/A
1998	N/A	\$58,200	N/A	N/A	N/A	N/A
1999	N/A	\$59,200	N/A	N/A	N/A	N/A
2000	N/A	\$59,300	N/A	N/A	N/A	N/A
2001	N/A	\$60,600	N/A	N/A	N/A	N/A
2002	\$1,093,422,586	\$64,600	\$58,665	18,638	140	0.75%
2003	\$1,129,800,755	\$65,600	\$59,721	18,918	148	0.78%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.
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2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$368,430,643	\$56,100	\$43,931	8,387	159	1.90%
1998	\$316,557,111	\$58,200	\$45,324	6,984	146	2.09%
1999	\$320,060,691	\$59,200	\$45,180	7,084	108	1.52%
2000	\$328,765,460	\$59,300	\$47,212	6,964	100	1.44%
2001	\$321,968,763	\$60,600	\$46,855	6,872	107	1.56%
2002	\$844,985,070	\$64,600	\$51,154	16,602	216	1.30%
2003	\$873,097,723	\$65,600	\$52,075	16,851	228	1.35%

* Beginning in 2002, this rate group includes a number of electric utility employers that were moved from Schedule 2.
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2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
	Insurable Earnings	Ceiling				
1997	\$397,300,103	\$56,100	\$43,124	9,213	82	0.89%
1998	\$395,667,494	\$58,200	\$46,300	8,546	81	0.95%
1999	\$364,118,307	\$59,200	\$44,433	8,195	74	0.90%
2000	\$308,827,415	\$59,300	\$45,764	6,748	46	0.68%
2001	\$282,348,039	\$60,600	\$45,871	6,155	46	0.75%
2002	\$291,742,323	\$64,600	\$46,651	6,253	44	0.70%
2003	\$301,448,590	\$65,600	\$47,491	6,347	43	0.68%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling	Floor				
1997	\$1,434,109,543	\$56,100		\$32,390	44,276	1,145	2.59%
1998	\$1,245,557,551	\$58,200		\$32,825	37,945	1,032	2.72%
1999	\$1,270,537,626	\$59,200		\$33,030	38,466	975	2.53%
2000	\$1,192,086,288	\$59,300		\$35,212	33,855	833	2.46%
2001	\$1,122,735,967	\$60,600		\$36,330	30,904	792	2.56%
2002	\$1,160,091,638	\$64,600		\$36,948	31,398	753	2.40%
2003	\$1,198,687,887	\$65,600		\$37,613	31,869	753	2.36%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,200,408,402	\$56,100	\$22,134	54,234	2,537	4.68%
1998	\$1,256,986,827	\$58,200	\$23,300	53,947	2,362	4.38%
1999	\$1,368,783,495	\$59,200	\$23,512	58,217	2,232	3.83%
2000	\$1,374,211,835	\$59,300	\$24,329	56,486	2,281	4.04%
2001	\$1,415,857,842	\$60,600	\$24,683	57,363	2,201	3.84%
2002	\$1,462,966,264	\$64,600	\$25,103	58,281	2,246	3.85%
2003	\$1,511,639,152	\$65,600	\$25,554	59,155	2,256	3.81%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,200,408,402	\$56,100	\$22,134	54,234	2,537	4.68%
1998	\$1,256,986,827	\$58,200	\$23,300	53,947	2,362	4.38%
1999	\$1,368,783,495	\$59,200	\$23,512	58,217	2,232	3.83%
2000	\$1,374,211,835	\$59,300	\$24,329	56,486	2,281	4.04%
2001	\$1,415,857,842	\$60,600	\$24,683	57,363	2,201	3.84%
2002	\$1,462,966,264	\$64,600	\$25,103	58,281	2,246	3.85%
2003	\$1,511,639,152	\$65,600	\$25,554	59,155	2,256	3.81%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$6,169,248,275	\$56,100	\$32,536	189,611	3,566	1.88%
1998	\$6,422,795,510	\$58,200	\$33,324	192,735	3,491	1.81%
1999	\$6,954,731,379	\$59,200	\$34,565	201,208	3,433	1.71%
2000	\$7,446,367,362	\$59,300	\$35,980	206,960	3,702	1.79%
2001	\$8,003,277,829	\$60,600	\$37,074	215,872	3,789	1.76%
2002	\$8,269,562,889	\$64,600	\$37,704	219,326	3,809	1.74%
2003	\$8,544,691,246	\$65,600	\$38,383	222,616	3,779	1.70%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$590,390,381	\$56,100	\$18,542	31,840	1,004	3.15%
1998	\$638,715,382	\$58,200	\$18,293	34,916	995	2.85%
1999	\$722,256,003	\$59,200	\$19,494	37,050	1,027	2.77%
2000	\$790,352,765	\$59,300	\$20,791	38,014	1,073	2.82%
2001	\$816,243,366	\$60,600	\$21,319	38,287	1,038	2.71%
2002	\$843,401,415	\$64,600	\$21,681	38,900	1,018	2.62%
2003	\$871,461,380	\$65,600	\$22,072	39,483	1,018	2.58%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$398,235,725	\$56,100	\$24,869	16,013	718	4.48%
1998	\$377,714,202	\$58,200	\$25,826	14,625	607	4.15%
1999	\$388,253,035	\$59,200	\$26,430	14,690	560	3.81%
2000	\$377,560,611	\$59,300	\$27,283	13,839	561	4.05%
2001	\$413,635,773	\$60,600	\$28,050	14,746	557	3.78%
2002	\$427,398,262	\$64,600	\$28,527	14,982	575	3.84%
2003	\$441,617,803	\$65,600	\$29,040	15,207	577	3.79%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$6,169,248,275	\$56,100		\$32,536	189,611	3,566	1.88%
1998	\$6,422,795,510	\$58,200		\$33,324	192,735	3,491	1.81%
1999	\$6,954,731,379	\$59,200		\$34,565	201,208	3,433	1.71%
2000	\$7,446,367,362	\$59,300		\$35,980	206,960	3,702	1.79%
2001	\$8,003,277,829	\$60,600		\$37,074	215,872	3,789	1.76%
2002	\$8,269,562,889	\$64,600		\$37,704	219,326	3,809	1.74%
2003	\$8,544,691,246	\$65,600		\$38,383	222,616	3,779	1.70%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.
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2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$935,240,988	\$56,100	\$28,564	32,742	313	0.96%
1998	\$950,330,119	\$58,200	\$26,751	35,525	274	0.77%
1999	\$1,035,611,294	\$59,200	\$29,148	35,529	286	0.80%
2000	\$1,085,607,318	\$59,300	\$31,404	34,570	313	0.91%
2001	\$1,201,484,809	\$60,600	\$32,284	37,216	299	0.80%
2002	\$1,241,460,612	\$64,600	\$32,833	37,811	316	0.84%
2003	\$1,282,764,006	\$65,600	\$33,424	38,379	305	0.79%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$15,954,015,433	\$56,100	\$30,520	522,733	11,051	2.11%
1998	\$15,706,749,198	\$58,200	\$30,563	513,915	10,318	2.01%
1999	\$16,215,985,579	\$59,200	\$31,205	519,665	9,863	1.90%
2000	\$16,733,971,682	\$59,300	\$32,374	516,889	9,951	1.93%
2001	\$17,616,852,291	\$60,600	\$33,333	528,517	9,912	1.88%
2002	\$19,808,726,548	\$64,600	\$35,045	565,231	10,199	1.80%
2003	\$20,467,762,881	\$65,600	\$35,676	573,710	10,157	1.77%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium Rate
		Cost Index * (%)	Cost per LTI (\$)	
810	SCHOOL BOARDS	76%	7,591	0.68
817	EDUCATIONAL FACILITIES	89%	8,837	0.36
830	POWER AND TELECOMMUNICATION LINES	172%	17,130	3.55
833	ELECTRIC POWER GENERATION	217%	21,600	0.74
835	OIL, POWER AND WATER DISTRIBUTION	165%	16,472	1.19
838	NATURAL GAS DISTRIBUTION	89%	8,828	0.30
845	LOCAL GOVERNMENT SERVICES	110%	10,990	1.62
851	HOMES FOR NURSING CARE	92%	9,180	2.77
852	HOMES FOR RESIDENTIAL CARE	92%	9,180	2.77
853	HOSPITALS	97%	9,642	0.86
857	NURSING SERVICES	91%	9,086	2.19
858	GROUP HOMES	84%	8,365	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	97%	9,642	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	113%	11,262	0.60
CLASS: H GOVERNMENT AND RELATED SERVICES			9,958	1.07

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		Premium Rate Components	
Overhead Expenses Component	Overhead Expenses Sub-Component	Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.242	0.109
	Total	0.242	0.109
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.043	0.019
B.3 Accident Prevention			
	ESAO	0.065	0.065
	Total	0.351	0.194
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.157)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.194	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.215	0.054
	Total	0.215	0.054
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	Total	0.038	0.010
B.3 Accident Prevention			
	ESAO	0.045	0.045
	Total	0.299	0.110
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.189)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.110	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.468	0.562
	Total	0.468	0.562
B.2 Legislative Obligations			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.103
B.3 Accident Prevention			
	EUSA	0.364	0.364
	Total	0.917	1.028
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.111	
B.5 NET OVERHEAD EXPENSES		1.028	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.240	0.114
	Total	0.240	0.114
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.020	0.009
B.3 Accident Prevention			
	EUSA	0.142	0.142
	Total	0.403	0.266
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.137)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.266	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.277	0.179
	Total	0.277	0.179
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.051	0.033
B.3 Accident Prevention			
	EUSA	0.178	0.178
	Total	0.505	0.389
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.389	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.212	0.048
	Total	0.212	0.048
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	Total	0.038	0.009
B.3 Accident Prevention			
	IAPA	0.021	0.021
	Total	0.271	0.078
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.078	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.324	0.273
	Total	0.324	0.273
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSAA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.049
B.3 Accident Prevention			
	MHSA	0.068	0.068
	Total	0.451	0.391
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.060)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.391	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.428	0.481
	Total	0.428	0.481
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.078	0.088
B.3 Accident Prevention			
	HCHSA	0.039	0.039
	Total	0.546	0.609
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.063	
B.5 NET OVERHEAD EXPENSES		0.609	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.428	0.481
	Total	0.428	0.481
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	CHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.078	0.088
B.3 Accident Prevention			
	HCHSA	0.039	0.039
	Total	0.546	0.609
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.063	
B.5 NET OVERHEAD EXPENSES		0.609	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.262	0.148
	Total	0.262	0.148
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.047	0.027
B.3 Accident Prevention			
	HCHSA	0.021	0.021
	Total	0.331	0.197
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.134)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.197	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.378	0.381
	Total	0.378	0.381
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.067	0.068
B.3 Accident Prevention			
	HCHSA	0.034	0.034
	Total	0.481	0.485
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.004	
B.5 NET OVERHEAD EXPENSES		0.485	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.400	0.426
	Total	0.400	0.426
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.072	0.077
B.3 Accident Prevention			
	HCHSA	0.036	0.036
	Total	0.508	0.539
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		0.539	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.262	0.148
	Total	0.262	0.148
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.047	0.027
B.3 Accident Prevention			
	HCHSA	0.021	0.021
	Total	0.331	0.197
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.134)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.197	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.239	0.103
	Total	0.239	0.103
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	Total	0.043	0.018
B.3 Accident Prevention			
	HCHSA	0.018	0.018
	Total	0.300	0.139
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.161)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.139	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.277	0.180
	Total	0.277	0.180
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.025	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.049	0.032
B.3 Accident Prevention			
		0.049	0.049
	Total	0.376	0.262
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.114)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.262	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.292		0.302		
2. Second Injury Enhancement Fund (SIEF)	(0.066)		(0.073)		
a. <i>minus</i> Relief	0.065		0.060		
b. <i>plus</i> Transfer Charge	0.292	43%	0.289	0.289	41%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.242		0.234		
2. Legislative Obligations	0.043		0.051		
3. Accident Prevention	0.065		0.077		
4. TOTAL OVERHEAD EXPENSES	0.351		0.361		
a. <i>minus</i> Relief	(0.157)		(0.151)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.194	29%	0.210	0.210	30%
C. UNFUNDED LIABILITY	0.204	30%	0.221	0.221	31%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.003)		(0.006)		
2. 2000 Accident Year	(0.006)		N/A		
	(0.009)	-1%	(0.006)	(0.006)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.68	100%	0.71	0.71	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.144		0.131	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.029)		(0.024)	
b. <i>plus</i> Transfer Charge	0.032		0.026	
3. NET NEW CLAIMS COST	0.148	41%	0.133	39%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.215		0.205	
2. Legislative Obligations	0.038		0.042	
3. Accident Prevention	0.045		0.051	
4. TOTAL OVERHEAD EXPENSES	0.299		0.299	
a. <i>minus</i> Relief	(0.189)		(0.187)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.110	31%	0.112	33%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	0.104	29%	0.102	30%
2. 2000 Accident Year				
	(0.004)	-1%	(0.003)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.36	100%	0.34	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.493		1.393	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.314)		(0.300)	
b. <i>plus</i> Transfer Charge	0.331		0.280	
3. NET NEW CLAIMS COST	1.510	43%	1.373	40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.468		0.438	
2. Legislative Obligations	0.086		0.096	
3. Accident Prevention	0.364		0.379	
4. TOTAL OVERHEAD EXPENSES	0.917		1.111	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.111		0.100	
5. NET OVERHEAD EXPENSES	1.028	29%	1.010	30%
C. UNFUNDED LIABILITY	1.057	30%	1.049	31%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.019)		(0.029)	
2. 2000 Accident Year	(0.031)		N/A	
	(0.050)	-1%	(0.029)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.55	100%	3.40	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.287		0.254		
2. Second Injury Enhancement Fund (SIEF)	(0.070)		0.000		
a. <i>minus</i> Relief	0.064		0.000		
b. <i>plus</i> Transfer Charge	0.281	38%	0.254	0.254	36%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.240		0.228		
2. Legislative Obligations	0.020		0.047		
3. Accident Prevention	0.142		0.149		
4. TOTAL OVERHEAD EXPENSES	0.403		0.424		
a. <i>minus</i> Relief	(0.137)		(0.158)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.266	36%	0.266	0.266	37%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.003)	27%	0.197	0.194	27%
2. 2000 Accident Year	(0.005)				
D. (GAIN)/LOSS	(0.009)	-1%	(0.005)	(0.005)	-1%
1. 1999 Accident Year					
2. 2000 Accident Year					
E. TOTAL PREMIUM RATE (A+B+C+D)	0.74	100%	0.71	0.71	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.437		0.437		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.054)		(0.066)		
b. <i>plus</i> Transfer Charge	0.097		0.076		
3. NET NEW CLAIMS COST	0.480	40%	0.447	0.447	38%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.277		0.264		
2. Legislative Obligations	0.051		0.055		
3. Accident Prevention	0.178		0.189		
4. TOTAL OVERHEAD EXPENSES	0.505		0.507		
a. <i>minus</i> Relief	(0.116)		(0.112)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.389	33%	0.395	0.395	34%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.336	28%	0.342	0.342	29%
2. 2000 Accident Year					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.006)		(0.010)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.016)	-1%	(0.010)	(0.010)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.19	100%	1.17	1.17	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003			2002		
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate		Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.128			0.139		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.027)			(0.030)		
b. <i>plus</i> Transfer Charge	0.028			0.029		
3. NET NEW CLAIMS COST	0.130	43%		0.138	43%	
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.212			0.209		
2. Legislative Obligations	0.038			0.044		
3. Accident Prevention	0.021			0.020		
4. TOTAL OVERHEAD EXPENSES	0.271			0.273		
a. <i>minus</i> Relief	(0.193)			(0.190)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.078	26%		0.083	26%	
C. UNFUNDED LIABILITY						
1. 1999 Accident Year	0.091	30%		0.105	33%	
2. 2000 Accident Year						
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.003)		
2. 2000 Accident Year	(0.002)			N/A		
	(0.004)	-1%		(0.003)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.30	100%		0.32	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.701		0.662		
2. Second Injury Enhancement Fund (SIEF)	(0.123)		(0.127)		
a. <i>minus</i> Relief	0.155		0.133		
b. <i>plus</i> Transfer Charge	0.734	45%	0.668	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.324		0.305		
2. Legislative Obligations	0.058		0.065		
3. Accident Prevention	0.068		0.041		
4. TOTAL OVERHEAD EXPENSES	0.451		0.411		
a. <i>minus</i> Relief	(0.060)		(0.063)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.391	24%	0.348	23%	
C. UNFUNDED LIABILITY	0.514	32%	0.510	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.009)		(0.014)		
2. 2000 Accident Year	(0.015)		N/A		
	(0.024)	-1%	(0.014)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.62	100%	1.51	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.391		1.255		
2. Second Injury Enhancement Fund (SIEF)	(0.405)		(0.373)		
a. <i>minus</i> Relief	0.308		0.252		
b. <i>plus</i> Transfer Charge	1.294	47%	1.134	1.134	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.428		0.393		
2. Legislative Obligations	0.078		0.084		
3. Accident Prevention	0.039		0.040		
4. TOTAL OVERHEAD EXPENSES	0.546		0.517		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.063		0.044		
5. NET OVERHEAD EXPENSES	0.609		0.561		
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.016)	22%	0.561	0.561	22%
2. 2000 Accident Year	(0.026)	33%	0.867	0.867	34%
	(0.043)	-2%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.77	100%	2.54	2.54	100%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.391		1.255		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.405)		(0.373)		
b. <i>plus</i> Transfer Charge	0.308		0.252		
3. NET NEW CLAIMS COST	1.294	47%	1.134	1.134	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.428		0.393		
2. Legislative Obligations	0.078		0.084		
3. Accident Prevention	0.039		0.040		
4. TOTAL OVERHEAD EXPENSES	0.546		0.517		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.063		0.044		
5. NET OVERHEAD EXPENSES	0.609	22%	0.561	0.561	22%
C. UNFUNDED LIABILITY					
5. NET OVERHEAD EXPENSES	0.906	33%	0.867	0.867	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.016)		(0.024)		
2. 2000 Accident Year	(0.026)		N/A		
	(0.043)	-2%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.77	100%	2.54	2.54	100%

* Experience for rate groups 851 and 852 has been continued in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.433		0.405	
2. Second Injury Enhancement Fund (SIEF)	(0.130)		(0.123)	
a. <i>minus</i> Relief	0.096		0.082	
b. <i>plus</i> Transfer Charge	0.399	46%	0.364	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.262		0.248	
2. Legislative Obligations	0.047		0.053	
3. Accident Prevention	0.021		0.021	
4. TOTAL OVERHEAD EXPENSES	0.331		0.322	
a. <i>minus</i> Relief	(0.134)		(0.134)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.197	23%	0.188	23%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	0.280	33%	0.278	34%
2. 2000 Accident Year				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.008)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.013)	-2%	(0.008)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.86	100%	0.82	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.077		1.064		
2. Second Injury Enhancement Fund (SIEF)	(0.293)		(0.314)		
a. <i>minus</i> Relief	0.239		0.214		
b. <i>plus</i> Transfer Charge	1.023	47%	0.964	0.964	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.378		0.361		
2. Legislative Obligations	0.067		0.077		
3. Accident Prevention	0.034		0.036		
4. TOTAL OVERHEAD EXPENSES	0.481		0.474		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.004		0.005		
5. NET OVERHEAD EXPENSES	0.485		0.479	0.479	22%
C. UNFUNDED LIABILITY	0.717	33%	0.737	0.737	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.013)		(0.020)		
2. 2000 Accident Year	(0.021)		N/A		
	(0.034)	-2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.19	100%	2.16	2.16	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.109		1.117		
2. Second Injury Enhancement Fund (SIEF)	(0.213)		(0.222)		
a. <i>minus</i> Relief	0.246		0.225		
b. <i>plus</i> Transfer Charge	1.142	47%	1.120	1.120	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.400		0.390		
2. Legislative Obligations	0.072		0.083		
3. Accident Prevention	0.036		0.040		
4. TOTAL OVERHEAD EXPENSES	0.508		0.514		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.031		0.041		
5. NET OVERHEAD EXPENSES	0.539	22%	0.555	0.555	22%
C. UNFUNDED LIABILITY	0.800	33%	0.856	0.856	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.014)		(0.023)		
2. 2000 Accident Year	(0.023)		N/A		
	(0.038)	-2%	(0.023)	(0.023)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.44	100%	2.51	2.51	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.433		0.405	
2. Second Injury Enhancement Fund (SIEF)	(0.130)		(0.123)	
a. <i>minus</i> Relief	0.096		0.082	
b. <i>plus</i> Transfer Charge	0.399	46%	0.364	44%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.262		0.248	
2. Legislative Obligations	0.047		0.053	
3. Accident Prevention	0.021		0.021	
4. TOTAL OVERHEAD EXPENSES	0.331		0.322	
a. <i>minus</i> Relief	(0.134)		(0.134)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.197		0.188	
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.005)	23%	0.188	23%
2. 2000 Accident Year	(0.008)	33%	0.278	34%
	(0.013)		(0.008)	
		-2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.86	100%	0.82	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

2003 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.272		0.288		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.059)		(0.065)		
b. <i>plus</i> Transfer Charge	0.060		0.057		
3. NET NEW CLAIMS COST	0.274	46%	0.280	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.239		0.233		
2. Legislative Obligations	0.043		0.049		
3. Accident Prevention	0.018		0.019		
4. TOTAL OVERHEAD EXPENSES	0.300		0.301		
a. <i>minus</i> Relief	(0.161)		(0.153)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.139	23%	0.148	23%	
C. UNFUNDED LIABILITY	0.192	32%	0.214	33%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.003)		(0.006)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.009)	-2%	(0.006)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.60	100%	0.64	100%	

2003 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.502		0.478		
2. Second Injury Enhancement Fund (SIEF)	(0.130)		(0.123)		
a. <i>minus</i> Relief	0.111		0.093		
b. <i>plus</i> Transfer Charge	0.483	45%	0.447	43%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.277		0.264		
2. Legislative Obligations	0.049		0.056		
3. Accident Prevention	0.049		0.051		
4. TOTAL OVERHEAD EXPENSES	0.376		0.373		
a. <i>minus</i> Relief	(0.114)		(0.114)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.262	24%	0.256	25%	
C. UNFUNDED LIABILITY	0.338	32%	0.342	33%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.006)		(0.010)		
2. 2000 Accident Year	(0.009)		N/A		
	(0.016)	-1%	(0.010)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.07	100%	1.03	100%	

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium Rate (\$)
810	SCHOOL BOARDS	0.292	0.194	0.204	(0.009)	0.68
817	EDUCATIONAL FACILITIES	0.148	0.110	0.104	(0.004)	0.36
830	POWER AND TELECOMMUNICATION LINES	1.510	1.028	1.057	(0.050)	3.55
833	ELECTRIC POWER GENERATION	0.281	0.266	0.197	(0.009)	0.74
835	OIL, POWER AND WATER DISTRIBUTION	0.480	0.389	0.336	(0.016)	1.19
838	NATURAL GAS DISTRIBUTION	0.130	0.078	0.091	(0.004)	0.30
845	LOCAL GOVERNMENT SERVICES	0.734	0.391	0.514	(0.024)	1.62
851	HOMES FOR NURSING CARE	1.294	0.609	0.906	(0.043)	2.77
852	HOMES FOR RESIDENTIAL CARE	1.294	0.609	0.906	(0.043)	2.77
853	HOSPITALS	0.399	0.197	0.280	(0.013)	0.86
857	NURSING SERVICES	1.023	0.485	0.717	(0.034)	2.19
858	GROUP HOMES	1.142	0.539	0.800	(0.038)	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.399	0.197	0.280	(0.013)	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	0.274	0.139	0.192	(0.009)	0.60
CLASS: H	GOVERNMENT AND RELATED SERVICES	0.483	0.262	0.338	(0.016)	1.07

Section 6 - I

Class I – Supporting Documentation



2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$374,666,915	\$56,100	\$25,345	14,783	359	2.43%
1998	\$391,951,911	\$58,200	\$24,997	15,680	345	2.20%
1999	\$401,153,442	\$59,200	\$25,320	15,844	313	1.98%
2000	\$411,074,193	\$59,300	\$25,946	15,843	324	2.05%
2001	\$435,019,520	\$60,600	\$27,804	15,646	290	1.85%
2002	\$443,742,096	\$64,600	\$28,277	15,693	294	1.87%
2003	\$463,926,149	\$65,600	\$28,786	16,117	295	1.83%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time	
						Injury Rate	
1997	\$409,974,826	\$56,100	\$25,451	16,108	299	1.86%	
1998	\$432,955,482	\$58,200	\$26,794	16,159	276	1.71%	
1999	\$455,547,922	\$59,200	\$27,178	16,762	305	1.82%	
2000	\$514,000,097	\$59,300	\$28,553	18,002	288	1.60%	
2001	\$564,818,053	\$60,600	\$30,032	18,807	286	1.52%	
2002	\$576,143,220	\$64,600	\$30,543	18,863	284	1.51%	
2003	\$602,349,670	\$65,600	\$31,092	19,373	284	1.47%	

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$386,925,695	\$56,100	\$21,017	18,410	451	2.45%
1998	\$421,827,270	\$58,200	\$21,648	19,486	435	2.23%
1999	\$455,186,211	\$59,200	\$20,976	21,700	494	2.28%
2000	\$496,713,619	\$59,300	\$21,976	22,603	440	1.95%
2001	\$545,234,171	\$60,600	\$22,871	23,839	511	2.14%
2002	\$556,166,661	\$64,600	\$23,260	23,911	496	2.07%
2003	\$581,464,458	\$65,600	\$23,678	24,556	500	2.04%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$2,993,320,810	\$56,100	\$15,098	198,253	5,626	2.84%
1998	\$3,183,462,307	\$58,200	\$15,553	204,679	5,513	2.69%
1999	\$3,397,396,907	\$59,200	\$15,746	215,768	5,603	2.60%
2000	\$3,703,673,040	\$59,300	\$16,271	227,617	6,382	2.80%
2001	\$4,084,256,213	\$60,600	\$16,875	242,025	6,110	2.52%
2002	\$4,166,149,634	\$64,600	\$17,162	242,751	6,231	2.57%
2003	\$4,355,651,117	\$65,600	\$17,471	249,305	6,299	2.53%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$463,117,662	\$56,100	\$18,028	25,688	855	3.33%
1998	\$507,103,516	\$58,200	\$18,931	26,788	877	3.27%
1999	\$560,790,117	\$59,200	\$19,446	28,838	1,016	3.52%
2000	\$595,986,093	\$59,300	\$20,194	29,513	951	3.22%
2001	\$631,295,728	\$60,600	\$20,096	31,414	898	2.86%
2002	\$643,953,839	\$64,600	\$20,438	31,508	897	2.85%
2003	\$673,244,723	\$65,600	\$20,806	32,359	908	2.81%

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$432,288,407	\$56,100	\$17,510	24,689	733	2.97%
1998	\$469,361,009	\$58,200	\$17,603	26,664	716	2.69%
1999	\$495,689,106	\$59,200	\$17,654	28,077	709	2.53%
2000	\$523,494,970	\$59,300	\$19,139	27,352	739	2.70%
2001	\$580,813,299	\$60,600	\$19,275	30,132	755	2.51%
2002	\$592,459,186	\$64,600	\$19,603	30,222	770	2.55%
2003	\$619,407,785	\$65,600	\$19,956	31,038	779	2.51%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$401,387,009	\$56,100	\$16,761	23,947	2,080	8.69%
1998	\$491,110,419	\$58,200	\$17,022	28,851	2,447	8.48%
1999	\$571,338,480	\$59,200	\$17,638	32,392	2,439	7.53%
2000	\$629,696,746	\$59,300	\$18,402	34,220	2,364	6.91%
2001	\$529,109,119	\$60,600	\$18,252	28,989	1,798	6.20%
2002	\$539,718,286	\$64,600	\$18,562	29,076	1,827	6.28%
2003	\$564,267,912	\$65,600	\$18,896	29,861	1,864	6.24%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$282,260,281	\$56,100	\$24,789	11,386	344	3.02%
1998	\$308,574,486	\$58,200	\$25,863	11,931	338	2.83%
1999	\$333,848,924	\$59,200	\$26,467	12,614	347	2.75%
2000	\$370,868,582	\$59,300	\$27,075	13,698	424	3.10%
2001	\$436,629,541	\$60,600	\$29,904	14,601	505	3.46%
2002	\$445,384,400	\$64,600	\$30,412	14,645	467	3.19%
2003	\$465,643,155	\$65,600	\$30,960	15,040	474	3.15%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$443,100,155	\$56,100	\$21,846	20,283	427	2.11%
1998	\$509,354,049	\$58,200	\$22,064	23,086	464	2.01%
1999	\$534,339,478	\$59,200	\$22,938	23,294	486	2.09%
2000	\$552,176,279	\$59,300	\$23,470	23,527	466	1.98%
2001	\$769,229,414	\$60,600	\$26,053	29,526	614	2.08%
2002	\$784,653,233	\$64,600	\$26,496	29,615	621	2.10%
2003	\$820,343,970	\$65,600	\$26,973	30,414	626	2.06%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$228,005,227	\$56,100	\$19,203	11,874	222	1.87%
1998	\$239,509,882	\$58,200	\$17,983	13,318	227	1.70%
1999	\$244,355,688	\$59,200	\$18,777	13,014	268	2.06%
2000	\$235,168,732	\$59,300	\$18,590	12,650	237	1.87%
2001	\$256,505,546	\$60,600	\$20,163	12,722	232	1.82%
2002	\$261,648,739	\$64,600	\$20,506	12,760	230	1.80%
2003	\$273,550,093	\$65,600	\$20,875	13,105	231	1.76%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$1,881,151,431	\$56,100	\$24,115	78,008	214	0.27%
1998	\$2,271,623,751	\$58,200	\$24,437	92,960	222	0.24%
1999	\$2,511,807,359	\$59,200	\$25,103	100,062	171	0.17%
2000	\$2,690,777,892	\$59,300	\$27,251	98,740	209	0.21%
2001	\$2,813,585,984	\$60,600	\$31,418	89,553	171	0.19%
2002	\$2,870,001,197	\$64,600	\$31,952	89,822	188	0.21%
2003	\$3,000,546,071	\$65,600	\$32,527	92,247	156	0.17%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$2,836,156,827	\$56,100		\$29,586	95,861	399	0.42%
1998	\$3,152,429,783	\$58,200		\$28,551	110,413	379	0.34%
1999	\$3,483,468,457	\$59,200		\$29,101	119,703	439	0.37%
2000	\$3,763,511,827	\$59,300		\$29,011	129,728	526	0.41%
2001	\$4,330,070,119	\$60,600		\$29,833	145,143	571	0.39%
2002	\$4,416,892,355	\$64,600		\$30,340	145,578	567	0.39%
2003	\$4,617,799,121	\$65,600		\$30,886	149,509	526	0.35%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$559,714,167	\$56,100	\$32,568	17,186	252	1.47%
1998	\$662,370,867	\$58,200	\$34,714	19,081	268	1.40%
1999	\$718,365,754	\$59,200	\$35,823	20,053	354	1.77%
2000	\$776,871,927	\$59,300	\$33,696	23,055	310	1.34%
2001	\$768,828,130	\$60,600	\$35,502	21,656	274	1.27%
2002	\$784,243,903	\$64,600	\$36,106	21,721	281	1.29%
2003	\$819,916,021	\$65,600	\$36,755	22,307	279	1.25%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Ceiling					
1997	\$180,359,805	\$56,100		\$24,400	7,392	253	3.42%
1998	\$187,463,726	\$58,200		\$24,577	7,628	226	2.96%
1999	\$196,777,988	\$59,200		\$26,116	7,535	239	3.17%
2000	\$205,788,547	\$59,300		\$26,224	7,847	237	3.02%
2001	\$221,554,291	\$60,600		\$26,657	8,311	251	3.02%
2002	\$225,996,676	\$64,600		\$27,110	8,336	233	2.80%
2003	\$236,276,361	\$65,600		\$27,598	8,561	236	2.76%

2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$599,964,049	\$56,100	\$24,137	24,856	193	0.78%
1998	\$617,390,495	\$58,200	\$24,249	25,460	169	0.66%
1999	\$653,342,366	\$59,200	\$23,708	27,558	169	0.61%
2000	\$680,829,625	\$59,300	\$24,485	27,806	189	0.68%
2001	\$701,292,063	\$60,600	\$26,821	26,147	193	0.74%
2002	\$715,353,670	\$64,600	\$27,277	26,225	182	0.69%
2003	\$747,892,247	\$65,600	\$27,768	26,934	177	0.66%

2003 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings		Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
		Insurable Earnings Ceiling	Insurable Earnings				
1997	\$647,683,240	\$56,100	\$38,083	17,007	116	0.68%	
1998	\$777,658,136	\$58,200	\$39,506	19,685	130	0.66%	
1999	\$848,763,692	\$59,200	\$41,483	20,460	128	0.63%	
2000	\$1,017,369,552	\$59,300	\$39,053	26,051	110	0.42%	
2001	\$1,005,265,325	\$60,600	\$42,586	23,605	126	0.53%	
2002	\$1,025,421,900	\$64,600	\$43,310	23,676	123	0.52%	
2003	\$1,072,064,241	\$65,600	\$44,090	24,315	117	0.48%	

2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$13,120,076,506	\$56,100	\$21,660	605,731	12,823	2.12%
1998	\$14,624,147,089	\$58,200	\$22,095	661,869	13,032	1.97%
1999	\$15,877,948,383	\$59,200	\$22,564	703,674	13,480	1.92%
2000	\$17,168,001,721	\$59,300	\$23,255	738,252	14,196	1.92%
2001	\$18,673,506,516	\$60,600	\$24,502	762,116	13,585	1.78%
2002	\$19,047,928,995	\$64,600	\$24,919	764,402	13,691	1.79%
2003	\$19,914,343,093	\$65,600	\$25,367	785,041	13,751	1.75%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium	
		Cost Index *	Cost per LTI (\$)	Rate	(\$)
905	APARTMENT AND CONDOMINIUM SERVICES	210%	17,814	2.42	
908	OTHER REAL ESTATE SERVICES	151%	12,824	1.27	
911	SECURITY AND INVESTIGATION SERVICES	112%	9,511	1.71	
919	RESTAURANTS AND CATERING	69%	5,885	1.81	
921	HOTELS, MOTELS AND CAMPING	112%	9,446	2.73	
923	JANITORIAL SERVICES	153%	12,924	3.36	
929	SUPPLY OF NON-CLERICAL LABOUR	82%	6,939	4.88	
933	EQUIPMENT RENTAL AND REPAIR SERVICES	149%	12,631	2.79	
937	RECREATIONAL SERVICES AND FACILITIES	114%	9,661	1.56	
944	PERSONAL SERVICES	159%	13,491	2.34	
956	LEGAL AND FINANCIAL SERVICES	160%	13,520	0.17	
958	TECHNICAL AND BUSINESS SERVICES	129%	10,937	0.30	
962	ADVERTISING AND ENTERTAINMENT	158%	13,409	0.94	
975	LINEN AND LAUNDRY SERVICES	187%	15,811	3.21	
981	MEMBERSHIP ORGANIZATIONS	130%	11,030	0.56	
983	COMMUNICATIONS INDUSTRIES	176%	14,923	0.35	
CLASS: I	OTHER SERVICES		8,471	1.25	

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.398	0.422
	Total	0.398	0.422
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	Total	0.071	0.075
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.512	0.540
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.028	
B.5 NET OVERHEAD EXPENSES		0.540	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.298	0.221
	Total	0.298	0.221
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSAA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.054	0.040
B.3 Accident Prevention			
	IAPA	0.030	0.030
	Total	0.382	0.291
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.091)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.291	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

		Premium Rate Components	
Overhead Expenses	Overhead Expenses	Before	After
<u>Component</u>	<u>Sub-Component</u>	<u>Relief/Transfer</u>	<u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.336	0.297
	Total	0.336	0.297
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.060	0.053
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	0.432	0.386
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.046)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.386	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.346	0.317
	Total	0.346	0.317
B.2 Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSAA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	Total	0.063	0.058
B.3 Accident Prevention			
	OSSA	0.028	0.028
	Total	0.437	0.403
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.034)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.403	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.427	0.480
	Total	0.427	0.480
B.2 Legislative Obligations			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSa	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.077	0.086
B.3 Accident Prevention			
	OSSA	0.036	0.036
	Total	0.541	0.603
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		0.603	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.481	0.588
	Total	0.481	0.588
B.2 Legislative Obligations			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.057
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	Total	0.088	0.108
B.3 Accident Prevention			
	IAPA	0.050	0.050
	Total	0.619	0.746
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.127	
B.5 NET OVERHEAD EXPENSES		0.746	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.615	0.857
	Total	0.615	0.857
B.2 Legislative Obligations			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.060	0.084
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	Total	0.112	0.156
B.3 Accident Prevention			
	IAPA	0.064	0.064
	Total	0.791	1.077
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.286	
B.5 NET OVERHEAD EXPENSES		1.077	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.432	0.489
	Total	0.432	0.489
B.2 Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	Total	0.079	0.090
B.3 Accident Prevention			
	OSSA	0.036	0.036
	Total	0.547	0.615
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.068	
B.5 NET OVERHEAD EXPENSES		0.615	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.324	0.273
	Total	0.324	0.273
B.2 Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSAA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	Total	0.058	0.049
B.3 Accident Prevention			
	OSSA	0.026	0.026
	Total	0.409	0.349
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.060)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.349	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.393	0.412
	Total	0.393	0.412
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	Total	0.071	0.074
B.3 Accident Prevention			
	OSSA	0.032	0.032
	Total	0.496	0.518
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.022	
B.5 NET OVERHEAD EXPENSES		0.518	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.202	0.027
	Total	0.202	0.027
B.2 Legislative Obligations			
	WSIAT	0.007	0.001
	Office of Worker Advisor	0.003	0.000
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.003
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	Total	0.035	0.005
B.3 Accident Prevention			
	OSSA	0.014	0.014
	Total	0.253	0.048
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.205)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.048	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.212	0.048
	Total	0.212	0.048
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	Total	0.038	0.009
B.3 Accident Prevention			
	IAPA	0.021	0.021
	Total	0.272	0.079
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.079	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.269	0.163
	Total	0.269	0.163
B.2 Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	Total	0.049	0.030
B.3 Accident Prevention			
	OSSA	0.020	0.020
	Total	0.339	0.214
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.214	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.468	0.562
	Total	0.468	0.562
B.2 Legislative Obligations			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	Total	0.086	0.103
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	0.601	0.712
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.111	
B.5 NET OVERHEAD EXPENSES		0.712	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.236	0.096
	Total	0.236	0.096
B.2 Legislative Obligations			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.009
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	Total	0.042	0.017
B.3 Accident Prevention			
	OSSA	0.017	0.017
	Total	0.296	0.131
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.165)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.131	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses</u> <u>Component</u>	<u>Overhead Expenses</u> <u>Sub-Component</u>	<u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.218	0.066
	Total	0.218	0.066
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.002
	Total	0.018	0.005
B.3 Accident Prevention			
		0.000	0.000
	Total	0.238	0.073
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.165)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.073	

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.296	0.218
	Total	0.296	0.218
B.2 Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	Total	0.052	0.039
B.3 Accident Prevention			
		0.025	0.025
	Total	0.374	0.282
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.092)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.282	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.150		0.981		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.271)		(0.194)		
b. <i>plus</i> Transfer Charge	0.255		0.198		
3. NET NEW CLAIMS COST	1.134	47%	0.985	45%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.398		0.365		
2. Legislative Obligations	0.071		0.078		
3. Accident Prevention	0.041		0.037		
4. TOTAL OVERHEAD EXPENSES	0.512		0.480		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.028		0.010		
5. NET OVERHEAD EXPENSES	0.540		0.490		22%
C. UNFUNDED LIABILITY					34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.042)		(0.031)		
2. 2000 Accident Year	(0.010)		N/A		
	(0.053)	-2%	(0.031)	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.42	100%	2.20	2.20	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.614		0.513		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.157)		(0.101)		
b. <i>plus</i> Transfer Charge	0.136		0.104		
3. NET NEW CLAIMS COST	0.593	47%	0.516	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.298		0.276		
2. Legislative Obligations	0.054		0.059		
3. Accident Prevention	0.030		0.027		
4. TOTAL OVERHEAD EXPENSES	0.382		0.363		
a. <i>minus</i> Relief	(0.091)		(0.099)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.291	23%	0.264	23%	
C. UNFUNDED LIABILITY	0.416	33%	0.394	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.022)		(0.016)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.027)	-2%	(0.016)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>1.27</u>	<u>100%</u>	<u>1.16</u>	<u>100%</u>	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.830		0.683		
2. Second Injury Enhancement Fund (SIEF)	(0.216)		(0.124)		
a. <i>minus</i> Relief	0.184		0.137		
b. <i>plus</i> Transfer Charge	0.799	47%	0.696	0.696	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.335		0.310		
2. Legislative Obligations	0.060		0.065		
3. Accident Prevention	0.034		0.031		
4. TOTAL OVERHEAD EXPENSES	0.432		0.408		
a. <i>minus</i> Relief	(0.046)		(0.057)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.386	23%	0.351	0.351	23%
C. UNFUNDED LIABILITY	0.560	33%	0.560	0.532	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.029)		(0.022)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.037)	-2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.71	100%	1.56	1.56	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.864		0.778		
2. Second Injury Enhancement Fund (SIEF)	(0.205)		(0.144)		
a. <i>minus</i> Relief	0.191		0.156		
b. <i>plus</i> Transfer Charge	0.851	47%	0.790	0.790	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.346		0.328		
2. Legislative Obligations	0.063		0.070		
3. Accident Prevention	0.028		0.026		
4. TOTAL OVERHEAD EXPENSES	0.437		0.424		
a. <i>minus</i> Relief	(0.034)		(0.035)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.403		0.389	0.389	22%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.031)		(0.025)		
2. 2000 Accident Year	(0.008)		N/A		
	(0.039)	-2%	(0.025)	(0.025)	-1%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.031)		(0.025)		
2. 2000 Accident Year	(0.008)		N/A		
	(0.039)	-2%	(0.025)	(0.025)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.81	100%	1.76	1.76	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS 1: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.293		1.145		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.292)		(0.234)		
b. <i>plus</i> Transfer Charge	0.287		0.230		
3. NET NEW CLAIMS COST	1.288	47%	1.141	45%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.427		0.394		
2. Legislative Obligations	0.077		0.084		
3. Accident Prevention	0.036		0.033		
4. TOTAL OVERHEAD EXPENSES	0.541		0.511		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.062		0.046		
5. NET OVERHEAD EXPENSES	0.603	22%	0.557	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.902	33%	0.872	34%	
2. 2000 Accident Year					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.048)		(0.036)		
2. 2000 Accident Year	(0.012)		N/A		
	(0.060)	-2%	(0.036)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.73	100%	2.53	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.650		1.365	
2. Second Injury Enhancement Fund (SIEF)	(0.434)		(0.257)	
a. <i>minus</i> Relief	0.366		0.274	
b. <i>plus</i> Transfer Charge	1.582	47%	1.382	45%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.481		0.440	
2. Legislative Obligations	0.088		0.096	
3. Accident Prevention	0.050		0.045	
4. TOTAL OVERHEAD EXPENSES	0.619		0.579	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.127		0.102	
5. NET OVERHEAD EXPENSES	0.746	22%	0.681	22%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	(0.059)		(0.044)	
2. 2000 Accident Year	(0.015)		N/A	
D. (GAIN)/LOSS	(0.074)	-2%	(0.044)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.36	100%	3.08	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS 1: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	2.326		2.420		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.540)		(0.409)		
b. <i>plus</i> Transfer Charge	0.516		0.486		
3. NET NEW CLAIMS COST	2.302	47%	2.497	45%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.615		0.650		
2. Legislative Obligations	0.112		0.140		
3. Accident Prevention	0.064		0.067		
4. TOTAL OVERHEAD EXPENSES	0.791		0.856		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.286		0.359		
5. NET OVERHEAD EXPENSES	1.077	22%	1.215	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.086)	33%	1.908	34%	
2. 2000 Accident Year	(0.022)				
D. (GAIN)/LOSS	(0.108)	-2%	(0.079)	-1%	
1. 1999 Accident Year	(0.108)		(0.079)		
2. 2000 Accident Year	(0.022)				
E. TOTAL PREMIUM RATE (A+B+C+D)	4.88	100%	5.54	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.305		1.180		
2. Second Injury Enhancement Fund (SIEF)	(0.280)		(0.200)		
a. <i>minus</i> Relief	0.289		0.236		
b. <i>plus</i> Transfer Charge	1.315	47%	1.216	1.216	45%
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.432		0.409		
2. Legislative Obligations	0.079		0.088		
3. Accident Prevention	0.036		0.034		
4. TOTAL OVERHEAD EXPENSES	0.547		0.530		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.068		0.063		
5. NET OVERHEAD EXPENSES	0.615		0.593		
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.049)		(0.038)		
2. 2000 Accident Year	(0.012)		N/A		
	(0.061)	-2%	(0.038)	(0.038)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.79	100%	2.70	2.70	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.748		0.634		
2. Second Injury Enhancement Fund (SIEF)	(0.181)		(0.121)		
a. <i>minus</i> Relief	0.166		0.127		
b. <i>plus</i> Transfer Charge	0.733	47%	0.640	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.324		0.300		
2. Legislative Obligations	0.058		0.064		
3. Accident Prevention	0.026		0.023		
4. TOTAL OVERHEAD EXPENSES	0.409		0.387		
a. <i>minus</i> Relief	(0.060)		(0.070)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.349	22%	0.317	22%	
C. UNFUNDED LIABILITY	0.514	33%	0.489	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.027)		(0.020)		
2. 2000 Accident Year	(0.007)		N/A		
	(0.034)	-2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.56	100%	1.43	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.156		1.059		
2. Second Injury Enhancement Fund (SIEF)	(0.309)		(0.235)		
a. <i>minus</i> Relief	0.256		0.213		
b. <i>plus</i> Transfer Charge	1.104	47%	1.037	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.393		0.374		
2. Legislative Obligations	0.071		0.079		
3. Accident Prevention	0.032		0.031		
4. TOTAL OVERHEAD EXPENSES	0.496		0.486		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.022		0.022		
5. NET OVERHEAD EXPENSES	0.518		0.508		
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.041)		(0.033)		
2. 2000 Accident Year	(0.010)		N/A		
	(0.051)	-2%	(0.033)	(0.033)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.34	100%	2.31	100%	

2003 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Premium Rate Per \$100 Of Insurable Earnings	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.071		0.066		
2. Second Injury Enhancement Fund (SIEF)	(0.012)		(0.009)		
a. <i>minus</i> Relief	0.016		0.014		
b. <i>plus</i> Transfer Charge	0.076	45%	0.071	0.071	42%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.202		0.193		
2. Legislative Obligations	0.035		0.040		
3. Accident Prevention	0.014		0.013		
4. TOTAL OVERHEAD EXPENSES	0.253		0.247		
a. <i>minus</i> Relief	(0.205)		(0.201)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.048	28%	0.046	0.046	27%
C. UNFUNDED LIABILITY	0.053	31%		0.054	32%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.002)		(0.002)		
2. 2000 Accident Year	0.000		N/A		
	(0.003)	-2%	(0.002)	(0.002)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.17	100%	0.17	0.17	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS F: OTHER SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.126		0.120	
2. Second Injury Enhancement Fund (SIEF)	(0.024)		(0.017)	
a. <i>minus</i> Relief	0.028		0.025	
b. <i>plus</i> Transfer Charge	0.131	44%	0.128	43%
3. NET NEW CLAIMS COST				
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.212		0.204	
2. Legislative Obligations	0.038		0.042	
3. Accident Prevention	0.021		0.020	
4. TOTAL OVERHEAD EXPENSES	0.272		0.267	
a. <i>minus</i> Relief	(0.193)		(0.188)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.079	26%	0.079	26%
C. UNFUNDED LIABILITY				
1. 1999 Accident Year	0.092	31%	0.098	33%
2. 2000 Accident Year				
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.004)	
2. 2000 Accident Year	(0.001)		N/A	
	(0.006)	-2%	(0.004)	-1%
E. TOTAL PREMIUM RATE (A + B + C + D)	0.30	100%	0.30	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.463		0.398		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.126)		(0.055)		
b. <i>plus</i> Transfer Charge	0.103		0.080		
3. NET NEW CLAIMS COST	0.440	47%	0.423	0.423	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.269		0.260		
2. Legislative Obligations	0.049		0.056		
3. Accident Prevention	0.020		0.019		
4. TOTAL OVERHEAD EXPENSES	0.339		0.334		
a. <i>minus</i> Relief	(0.125)		(0.120)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.214	23%	0.214	0.214	23%
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.016)		(0.013)		
2. 2000 Accident Year	(0.004)		N/A		
D. (GAIN)/LOSS	(0.020)	-2%	(0.013)	(0.013)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.94	100%	0.95	0.95	100%

2003 PREMIUM RATE COMPONENTS
RATE GROUP 975, LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.603		1.367		
2. Second Injury Enhancement Fund (SIEF)	(0.449)		(0.296)		
a. <i>minus</i> Relief	0.355		0.274		
b. <i>plus</i> Transfer Charge	1.509	47%	1.345	1,345	45%
3. NET NEW CLAIMS COST					
1. WSIB Administrative	0.468		0.432		
2. Legislative Obligations	0.086		0.094		
3. Accident Prevention	0.048		0.044		
4. TOTAL OVERHEAD EXPENSES	0.601		0.569		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.111		0.093		
5. NET OVERHEAD EXPENSES	0.712	22%	0.662	0.662	22%
C. UNFUNDED LIABILITY	1.057	33%	1.028	1.028	34%
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.056)		(0.042)		
2. 2000 Accident Year	(0.014)		N/A		
	(0.070)	-2%	(0.042)	(0.042)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.21	100%	2.99	2.99	100%

2003 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.265		0.236		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.067)		(0.040)		
b. <i>plus</i> Transfer Charge	0.059		0.048		
3. NET NEW CLAIMS COST	0.257	46%	0.244	44%	
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.236		0.225		
2. Legislative Obligations	0.042		0.047		
3. Accident Prevention	0.017		0.016		
4. TOTAL OVERHEAD EXPENSES	0.296		0.289		
a. <i>minus</i> Relief	(0.165)		(0.161)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.131		0.128		
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.009)	23%	0.128	23%	
2. 2000 Accident Year	(0.002)	32%	0.187	34%	
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.012)	-2%	(0.008)	-1%	
2. 2000 Accident Year	(0.012)	100%	(0.008)	100%	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>0.56</u>		<u>0.55</u>		

2003 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.165		0.152		
2. Second Injury Enhancement Fund (SIEF)					
a. <i>minus</i> Relief	(0.038)		(0.030)		
b. <i>plus</i> Transfer Charge	0.037		0.031		
3. NET NEW CLAIMS COST	0.164	47%	0.153	0.153	45%
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.218		0.208		
2. Legislative Obligations	0.018		0.021		
3. Accident Prevention	0.000		0.000		
4. TOTAL OVERHEAD EXPENSES	0.238		0.230		
a. <i>minus</i> Relief	(0.165)		(0.160)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.073		0.070		
C. UNFUNDED LIABILITY					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.006)		(0.005)		21%
2. 2000 Accident Year	(0.001)		N/A		34%
	(0.007)	-2%	(0.005)	(0.005)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.35	100%	0.34	0.34	100%

2003 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	0.594		0.544		
2. Second Injury Enhancement Fund (SIEF)	(0.142)		(0.099)		
a. <i>minus</i> Relief	0.132		0.110		
b. <i>plus</i> Transfer Charge	0.584	47%	0.555	45%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.296		0.283		
2. Legislative Obligations	0.052		0.060		
3. Accident Prevention	0.025		0.023		
4. TOTAL OVERHEAD EXPENSES	0.374		0.367		
a. <i>minus</i> Relief	(0.092)		(0.088)		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.282	23%	0.279	23%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	(0.021)		(0.017)		
2. 2000 Accident Year	(0.005)		N/A		
	(0.027)	-2%	(0.017)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.25	100%	1.24	100%	

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims		Overhead (\$)	Unfunded Liability (\$)	(Gain)/ Loss (\$)	2003 Premium	
		Cost (\$)	Cost (\$)				Rate (\$)	Rate (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.134		0.540	0.794	(0.053)	2.42	
908	OTHER REAL ESTATE SERVICES	0.593		0.291	0.416	(0.027)	1.27	
911	SECURITY AND INVESTIGATION SERVICES	0.799		0.386	0.560	(0.037)	1.71	
919	RESTAURANTS AND CATERING	0.851		0.403	0.596	(0.039)	1.81	
921	HOTELS, MOTELS AND CAMPING	1.288		0.603	0.902	(0.060)	2.73	
923	JANITORIAL SERVICES	1.582		0.746	1.108	(0.074)	3.36	
929	SUPPLY OF NON-CLERICAL LABOUR	2.302		1.077	1.613	(0.108)	4.88	
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.315		0.615	0.921	(0.061)	2.79	
937	RECREATIONAL SERVICES AND FACILITIES	0.733		0.349	0.514	(0.034)	1.56	
944	PERSONAL SERVICES	1.104		0.518	0.773	(0.051)	2.34	
956	LEGAL AND FINANCIAL SERVICES	0.076		0.048	0.053	(0.003)	0.17	
958	TECHNICAL AND BUSINESS SERVICES	0.131		0.079	0.092	(0.006)	0.30	
962	ADVERTISING AND ENTERTAINMENT	0.440		0.214	0.308	(0.020)	0.94	
975	LINEN AND LAUNDRY SERVICES	1.509		0.712	1.057	(0.070)	3.21	
981	MEMBERSHIP ORGANIZATIONS	0.257		0.131	0.180	(0.012)	0.56	
983	COMMUNICATIONS INDUSTRIES	0.164		0.073	0.115	(0.007)	0.35	
CLASS: I	OTHER SERVICES	0.584		0.282	0.409	(0.027)	1.25	

Section 7

Supporting Documentation for Schedule 1



2003 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Schedule 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$91,999,512,170	\$56,100	\$28,011	3,284,465	89,530	2.73%
1998	\$97,693,601,933	\$58,200	\$28,258	3,457,170	86,261	2.50%
1999	\$103,955,527,056	\$59,200	\$28,927	3,593,718	88,553	2.46%
2000	\$110,267,872,010	\$59,300	\$29,520	3,735,347	91,439	2.45%
2001	\$114,972,538,549	\$60,600	\$30,471	3,773,124	86,877	2.30%
2002	\$117,768,111,945	\$64,600	\$31,069	3,790,591	85,235	2.25%
2003	\$122,269,182,664	\$65,600	\$31,710	3,855,885	85,174	2.21%

2003 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Class</u>	<u>Description</u>	<u>2003 New Claims Cost</u>		<u>2003</u>
		<u>Cost per</u>	<u>LTI</u>	<u>Premium</u>
		<u>(\$)</u>	<u>(\$)</u>	<u>Rate</u>
				<u>(\$)</u>
A	FOREST PRODUCTS	29,646		4.52
B	MINING AND RELATED INDUSTRIES	55,672		5.93
C	OTHER PRIMARY INDUSTRIES	11,877		3.67
D	MANUFACTURING	13,500		2.14
E	TRANSPORTATION AND STORAGE	19,026		4.62
F	RETAIL AND WHOLESALE TRADES	10,153		1.61
G	CONSTRUCTION	37,798		6.21
H	GOVERNMENT AND RELATED SERVICES	9,958		1.07
I	OTHER SERVICES	8,471		1.25
	Schedule 1	14,333		2.19

2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components	
		Before Relief/Transfer	After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.376	0.376
	Total	0.376	0.376
B.2 Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.034
	Mine Rescue	0.004	0.004
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	Total	0.069	0.069
B.3 Accident Prevention			
		0.049	0.049
	Total	0.495	0.495
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.495	

2003 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2003		2002		Percentage of 2002 Premium Rate
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate	
A. NEW CLAIMS COST					
1. GROSS NEW CLAIMS COST	1.013		0.944		
2. Second Injury Enhancement Fund (SIEF)	(0.225)		(0.189)		
a. <i>minus</i> Relief	0.225		0.189		
b. <i>plus</i> Transfer Charge	1.014	46%	0.944	44%	
3. NET NEW CLAIMS COST					
B. OVERHEAD EXPENSES					
1. WSIB Administrative	0.376		0.357		
2. Legislative Obligations	0.069		0.076		
3. Accident Prevention	0.049		0.048		
4. TOTAL OVERHEAD EXPENSES	0.495		0.479		
a. <i>minus</i> Relief	0.000		0.000		
b. <i>plus</i> Transfer Charge	0.000		0.000		
5. NET OVERHEAD EXPENSES	0.495	23%	0.479	22%	
C. UNFUNDED LIABILITY					
1. 1999 Accident Year	0.710	32%	0.727	34%	
2. 2000 Accident Year					
D. (GAIN)/LOSS					
1. 1999 Accident Year	(0.015)		(0.016)		
2. 2000 Accident Year	(0.012)		N/A		
	(0.027)	-1%	(0.016)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.19	100%	2.13	100%	

2003 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Class</u>	<u>Description</u>	<u>New</u> <u>Claims</u> <u>Cost</u> <u>(\$)</u>	<u>Overhead</u> <u>(\$)</u>	<u>Unfunded</u> <u>Liability</u> <u>(\$)</u>	<u>(Gain)/</u> <u>Loss</u> <u>(\$)</u>	<u>2003</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
A	FOREST PRODUCTS	2.008	1.063	1.407	0.045	4.52
B	MINING AND RELATED INDUSTRIES	2.480	1.369	1.737	0.342	5.93
C	OTHER PRIMARY INDUSTRIES	1.745	0.929	1.222	(0.228)	3.67
D	MANUFACTURING	0.990	0.474	0.693	(0.018)	2.14
E	TRANSPORTATION AND STORAGE	2.132	0.990	1.493	0.001	4.62
F	RETAIL AND WHOLESALE TRADES	0.750	0.357	0.525	(0.027)	1.61
G	CONSTRUCTION	2.903	1.420	2.033	(0.144)	6.21
H	GOVERNMENT AND RELATED SERVICES	0.483	0.262	0.338	(0.016)	1.07
I	OTHER SERVICES	0.584	0.282	0.409	(0.027)	1.25
	SCHEDULE 1	1.014	0.495	0.710	(0.027)	2.19

Section 8

Rate Group Changes



RATE GROUP CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. Having made considerable modifications to the scheme in 2001 and 2002, only two changes were implemented for 2003 and both are in Class F: *Retail and Wholesale Trades*.

First, we have reinstated Rate Group 641 : *Clothing Stores*. This rate group existed separately until 2001 but was merged into the larger Rate Group 636 : *Other Sales* in a realignment introduced in 2002 with the aim to better reflect the changing nature of the retail industry. However, after considering input received from the employer community, Rate Group 641 has been reconstituted in 2003 with the same classification units as prior to 2002.

Second, the classification unit 6031-002 : *Large Drugstores* was moved from Rate Group 606 : *Grocery and Convenience Stores* to Rate Group 638 : *Pharmacies* because the business activity and associated risk of *Large Drugstores* align better with the *Pharmacies* rate group.

These changes are summarized in the table below.

SUMMARY OF RATE GROUP CHANGES FOR 2003			
The following Rate Groups or Classification Units (CUs) in 2002 ...		Will be merged into these Rate Groups for 2003 ...	
Rate Group	Description	Rate Group	Description
636	Other Sales (the following CUs only: 6111-000 Shoe Stores, 6121-000 Men's Clothing Stores, 6131-000 Women's Clothing Stores, 6141-000 Children's Clothing Stores, 6142-000 Fur Stores, 6149-000 Other Clothing Stores, 6151-000 Fabric and Yarn Stores, 6239-000 Other Household Furnishing Stores)	641	Clothing Stores
606	Grocery and Convenience Stores (the following CU only: CU 6031-002 Large Drugstores)	638	Pharmacies

In conclusion, as a result of all the changes noted in this section, the number of rate groups in the WSIB's classification scheme has increased from 156 in 2002 to 157 in 2003.

Section 9

Non-Credible Rate Groups



NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of ratemaking, the Workplace Safety and Insurance Board (WSIB) monitor the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2003 premium rates shows that six rate groups are not fully credible for the purpose of ratemaking. Never the less, each of them has a credibility factor of 77% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2003 premium rates setting.

It is possible that the experience of some of the non-credible rate groups may naturally return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

Section 10

Glossary of Acronyms



GLOSSARY OF ACRONYMS

<u>ACRONYM</u>	<u>DEFINITION</u>
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
HCHSA	Health Care Health and Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board

Section 11

Contact Information





Workplace Safety &
Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-4487
Facsimile: (416) 344-4499

2. Revenue Information and Data Requests

For more information about individual employer accounts, or for current data requests, please contact:

Employer Client Call Centre
Workplace Safety and Insurance Board
Telephone: (416) 344-1004 or (416) 344-1005
Toll Free: 1-800-387-0750
Facsimile: (416) 344-3382

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

